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FROM THE

EDITOR-IN-CHIEF

When the Covid-19 pandemic hit India this summer, the government faced a tough choice: lives over livelihoods. It opted, apparently, for saving lives when it imposed a harsh, unprecedented, four-phase lockdown lasting till May 31, the benefits of which are still being debated. Surprisingly, the richer countries are paying more attention to their economies than developing ones.

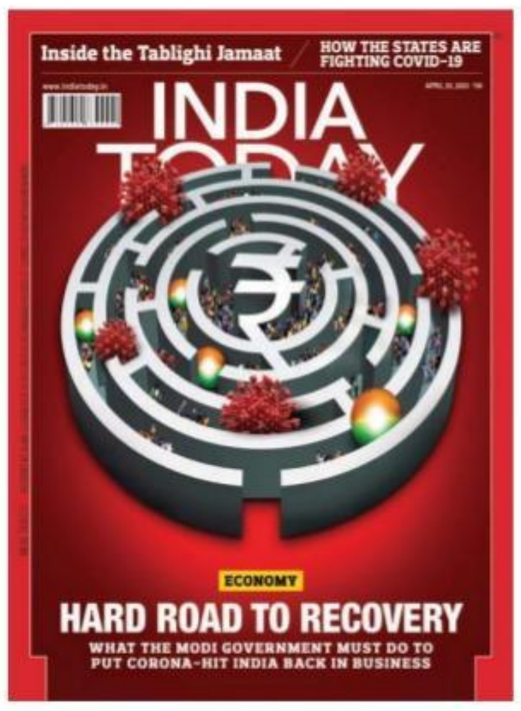
Unfortunately for us, the lockdown has now turned out to be a case of prevention being worse than the disease. India has so far lost over 60,000 people to the pandemic and seen more than 3 million infections, the third-highest count in the world, after the US and Brazil. The lockdown, however, has knocked the bottom out of the economy. By all indicators, the Indian economy has entered a recession—defined as two quarters, or six months, of sustained negative economic growth, in concert with a decline in income, sales and employment. What made matters worse was that the economy was already decelerating in seven out of eight quarters before the start of the current financial year—from 8.2 per cent in January-March 2018 to just 3.1 per cent in January-March 2020. On August 6, Reserve Bank of India (RBI) governor Shaktikanta Das said that the real GDP growth of the country "is expected to remain in the contraction zone", and growth will be negative for fiscal 2020-21 as well. The RBI's annual report for 2019-20 released on August 26 predicts a severe shock to consumption from the pandemic and the imposition of strict lockdowns.

The triple whammy of a lockdown, the slowdown of global trade and a decline in investment means that we are now facing economic 'de-growth' for the first time in four decades. The last time this happened was when an oil shock-induced balance of payments crisis and consecutive years of bad monsoons led to a downturn in 1979-80. This year, in fact, could be our worst recession since Independence. The RBI's report doesn't give a figure, but the IMF's World Economic Outlook for June 2020 projected India's expected annual growth rate for the fiscal year 2020-21 to contract to -4.5 per cent. Among economists, the general consensus on the Indian economy is a predicted contraction of anywhere between -13 and -23 per cent in the April-June quarter of the current fiscal.

India's economy has been crippled primarily because its four engines of growth—domestic consumption, government expenditure, private investment and exports—are all sputtering. Domestic consumption has shrunk again after a brief uptick in May-June; government expenditure has suffered despite a boost in infrastructure allocation because of a cutback in spending by the states; private investment has contracted because industry sentiment is low and corporates are conserving cash instead of increasing production despite the government offering MSMEs the relief of loan moratoriums. Exports contracted for the fifth straight month in July, with the lockdown taking a toll on exports of gems and jewellery, leather, textiles, electronic goods and spices. The only glimmer of hope is the uptick in agriculture on the back of a good monsoon. But just this one engine is insufficient to pull the economy out of its deep rut because agriculture contributes only 15 per cent to the GDP.

Economic distress is being felt on multiple fronts—job losses, salary cuts and inflation caused by a significant dip in demand and lockdown disruptions in supply. Worse, the government's Rs 20 lakh crore relief package announced this May doesn't seem to have made much difference. The unrelenting march of Covid-19 has hit Tier 1 and 2 cities, forcing states to impose even more disruptive lockdowns. India now faces the formidable challenges of flattening the curve of the pandemic; restoring employment, especially to displaced migrants; rebuilding supply chains; repairing and reviving the stricken economy; and returning life to normalcy. Decoupling the Indian economy from a belligerent China, which moved its troops onto our borders in eastern Ladakh, is another challenge.

Our cover story, 'The Economy is Sick', written by Executive Editor M.G. Arun and Deputy Editor Shwweta Punj with Senior Editor Anilesh S. Mahajan, estimates how long the crisis will last and what needs to be done to navigate it. We consulted our Board of India Today Economists (BITE) for solutions to our Economic Emergency.


Inside the Tablighi Jamaat
HOW THE STATES ARE FIGHTING COVID-19
INDIA TODAY
ECONOMY
HARD ROAD TO RECOVERY
WHAT THE MODI GOVERNMENT MUST DO TO PUT CORONA-HIT INDIA BACK IN BUSINESS
Our April 20, 2020 cover

The consensus on our BITE is that the government's 'invisible hand' now needs to become more visible, and policy-making requires a radical rethink. Not only must the State significantly step up direct income transfers, including free rations, it also needs to announce a major fiscal stimulus, support MSMEs, stoke demand and create an enabling atmosphere for private investment to come back vigorously. It needs to do this through reforms in sectors like power, telecom, infrastructure financing and by formulating a policy for coastal economic zones.

If the economy does not show an upswing, there is every danger that we will be staring at a debt bomb, with the present non-performing assets (NPAs) of banks (estimated at Rs 9-10 lakh crore) likely to nearly double. This will adversely affect the viability of banks and their capacity to extend loans, and deepen the crisis. Since the government is hamstrung for funds, it must look at reducing its administrative expenditure. The spend on central government employees has gone up from Rs 67,463 crore in 2008-09 to Rs 1.94 lakh crore in 2017-18, a 187 per cent increase over nine years. This will also have the collateral benefit of reducing the red tape that stifles our many dynamic entrepreneurs. An aggressive disinvestment programme of public sector undertakings can also help shore up the government's finances.

Time is of the essence. If the government waits to conquer the pandemic and for the recession to bottom out, it may just be too late. That alone should inspire a call to action.

(Aroon Purie)

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INSIDE

UPFRONT
J&K: THE POLITICAL PUSHBACK PG 6

VANDALISM AT VISVA-BHARATI PG 16

LEISURE
DIET WEDDINGS IN COVID TIMES PG 63

Q&A WITH CHETAN BHAGAT PG 70

34
IN TROUBLED WATERS
The economy is in recession and possibly in worse shape than it has ever been in the history of independent India. It is in urgent need of some daring and decisive government intervention

Photo illustration by BANDEEP SINGH

EXCLUSIVE INTERVIEW

22 **"MY TRUTH GIVES ME STRENGTH"**
Rhea Chakraborty opens up on her relationship with Sushant Singh Rajput, his battle with mental illness and the allegations against her

CONGRESS

30 **DEAD LETTER DAY**
The party blows yet another chance of course correction and vilifies the leaders who wrote to Sonia Gandhi

INDIA TODAY-MDRA SURVEY

51 **BEST COACHING INSTITUTES**
A comprehensive assessment of India's finest preparatory institutes for competitive exams

Cover by **NILANJAN DAS**

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BJP IN BENGAL: A FACE TOO MANY PG 10

VISVA-BHARATI: NOT JUST ANOTHER WALL PG 16

UPFRONT

IPL: CRICKET IN THE TIME OF COVID PG 12

HOW NOT TO REFORM CRIMINAL LAW PG 21

COMMON CAUSE
J&K party leaders meet the press after the 'Gupkar Declaration', August 4, 2019

ABID BHAT

JAMMU & KASHMIR

THE POLITICAL PUSHBACK

By Moazum Mohammad in Srinagar

The Valley has finally broken its silence. A year after the abrogation of Article 370, the crackdown on mainstream political parties (including the arrest of three ex-chief ministers) and the clampdown on all political activity in Kashmir, six of these parties reaffirmed, on August 22, their commitment to the 'Gupkar Declaration' of August 4, 2019. The Declaration had been signed just a day ahead of the annulment of J&K's special status, when these parties had come together and vowed to resist the anticipated political downgrade of the erstwhile state. The signatories included the National Conference (NC), Peoples Democratic Party (PDP), the Congress, People's Conference, the CPI(M) and the Awami National Conference, and the joint announcement said that all political activity hereon would be "subservient to the sacred goal of reverting the status of J&K as it existed on August 4, 2019".

Days before the August 5 events of last year, there had been massive troop mobilisation and a series of government advisories and orders, including cancellation of the annual Amarnath yatra midway, and the eviction of tourists from J&K. It had triggered much anxiety among the people, rumours spread thick and fast, forcing the huddle of parties on August 4. The meeting was held at NC president and Srinagar MP Farooq Abdullah's residence in the high security zone of Gupkar Road (which also houses two more ex-CMs, Omar

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Abdullah and Mehbooba Mufti) and the resolution that came out of the meeting was the 'Gupkar Declaration'.

The August 22 resolution reaffirmed that commitment to state "that we are bound by the contents of the Gupkar Declaration... and are committed to strive for the restoration of Articles 370 and 35A, the constitution of J&K and the restoration of the state... any division is unacceptable to us".

The resolution came as a surprise to the government as well as many outside it. A day before it was released, Farooq, now 82, had given his first TV interviews (including to India Today TV) since his release in March, after being detained under the draconian Public Safety Act (PSA). But there was still no inkling of what was to come. Behind the scenes, NC leader and MP from Anantnag, Justice (retd) Hasnain Masoodi, and People's Conference chief Sajjad Lone were engaged in drafting the resolution. Both live in the same area in Srinagar, and their meetings probably did not invite much attention. The exercise was kept a tight secret and only the top leadership among the parties, including PDP chief Mehbooba Mufti, who is still under detention, were in on it.

Masoodi, a former J&K High Court judge, says the initial signatories were more than willing to commit again. "Our Urdu language, our constitution and flag are all gone," says Masoodi. "We want the government of India to undo what it did on August 5. If there is any area that warrants a change, we can always talk about it. But unilaterally dismembering and reducing us to a municipality is unacceptable."

However, there are some who believe the joint strategy was revived to counter the public pressure and New Delhi's unrelenting mood. And at least a few leaders were ready to fall in line with the Centre after their recent incarceration. In the National Conference, some young leaders close to Omar Abdullah had reportedly become less sanguine about their fate. It was the same in the PDP, which had already seen a vertical split after it ended the alliance with the BJP in 2018. It was only the Centre's series of polarising decisions, including the domicile law, the delimitation exercise and notifying "strategic areas" for use by the armed forces that had prevented the 'reconciliation'. The "onslaught" was seen as a move to change the demography of the Muslim-majority region, causing more anxiety and anger among the people.

For mainstream parties such as the NC and PDP, which have spun their politics around autonomy, any departure from it would question their relevance in Kashmir politics. "The collective move is about their future and survival," says Prof. Ajaz Ashraf Wani, the author of *What Happened to Governance in Kashmir?* "The decision not only changed the status of the state but also changed the landscape of mainstream politics. The question is: can they sustain the united fight to achieve what they want? Also, can they afford to do that and remain out of power?"

So what is the roadmap of political resistance? For the present, the parties are unanimous in not accepting any change brought in via the J&K Reorganisation Act. The rejection of the delimitation panel was a part of this. Three MPs—Abdullah Sr, Masoodi and Akbar Lone (all from the NC)—were nominated to the delimitation commission in May but refused to be a part of it. The J&K domicile law is another sticking point, on which the parties have explicitly recorded their dissent. Internally, they say they are willing to hold consultations with New Delhi on citizenship rights. But that can happen only after constitutional changes are reversed and the state legislature is given its due role to represent the people. "We will go ahead with whatever political tools we have to challenge last year's decision," says a top political leader who preferred to stay anonymous. "Right now, even jail is a political tool."

The coming weeks might see more political and non-political groups expressing solidarity with the Gupkar group. For this, a meeting—if allowed by the government—is likely to happen before the monsoon session of Parliament starts in the second week of September. "Once restrictions on gatherings are lifted, our strategy will also evolve," says a leader privy to the declaration. "Right now, we just want to tell the people that we are committed to the restoration of our constitutional guarantees, our land and job rights."

The new consensus group will also shrink political space for nascent political outfits such as the J&K Apni Party, which is rumoured to have the support of the BJP at the Centre. It is the only political party apart from the BJP to not back the Gupkar Declaration. The J&K People's Movement, the political party floated by ex-bureaucrat Shah Faesal, was a signatory last year, and says it stands by the declaration. (Faesal quit politics earlier this month.)

Meanwhile, the BJP seems determined to follow its own script in J&K. Party vice-president and state in-charge Avinash Rai Khanna says restoring Article 370 is out of the question. "Only statehood will be restored," he says. "The resolution won't make any impact as people are not listening to them. They issued threats before the abrogation as well... these (family-run) parties are only concerned about their own interests." The Centre, he says, has won the confidence of the people with its development agenda, and it does not bode well for these parties. He cites central programmes such as 'Back to the Village', the visits by Union ministers and new Lt Governor Manoj Sinha's meeting with people as evidence that peace has returned to the Valley. ■

The joint declaration reiterated the commitment of the parties to the restoration of Articles 370 and 35A, but it's also being seen as a prop to stay relevant after a year of uncertainty

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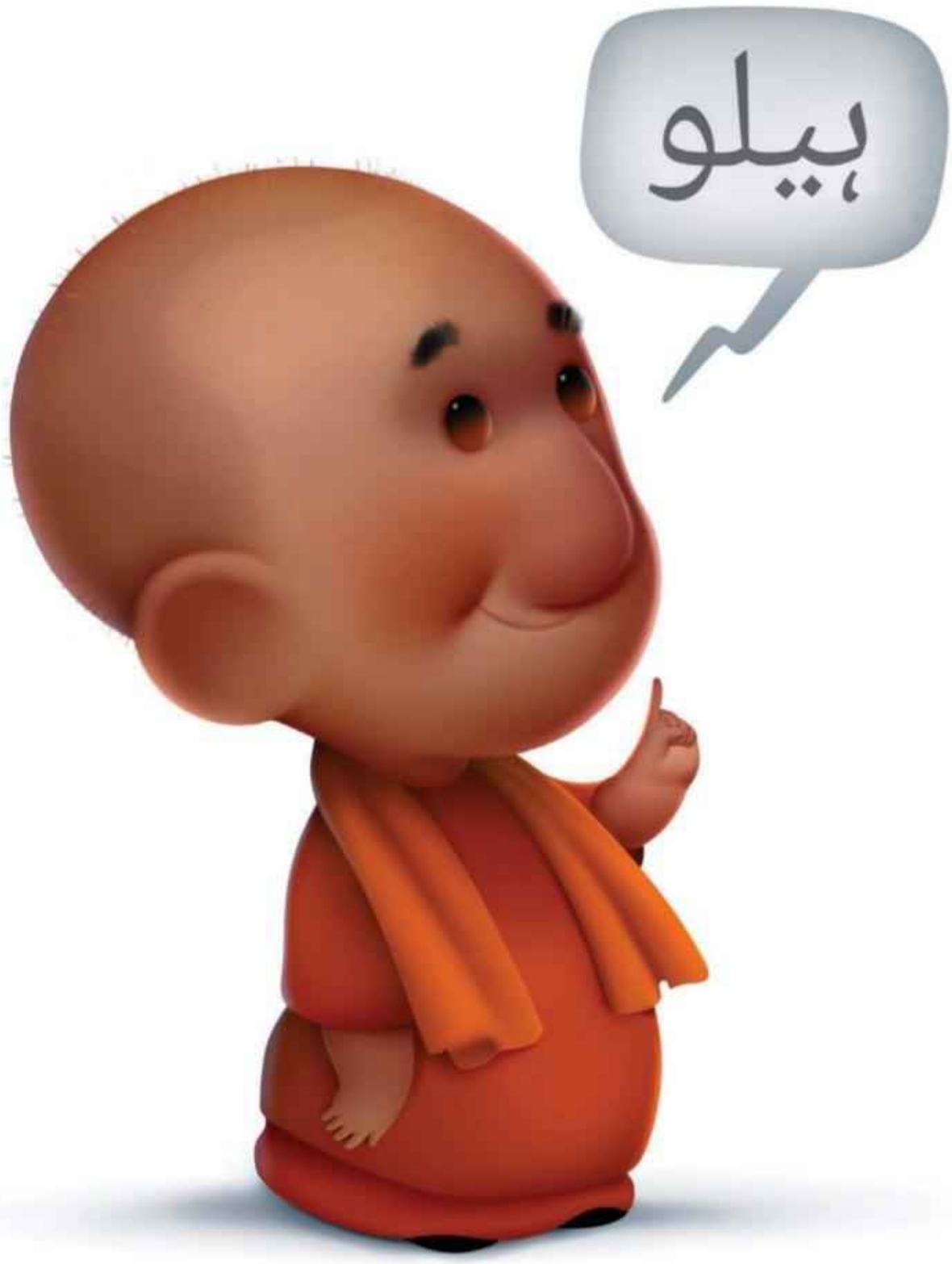

Illustration by SIDDHANT JUMDE

GLASSHOUSE

YOGI'S URDU TURN

Uttar Pradesh chief minister **Yogi Adityanath** is known to sprinkle his speeches liberally with Sanskrit *shloka*s and Awadhi *chaupais* (quatrains). Which is why his speech at the August 22 session of the Vidhan Sabha raised quite a few eyebrows. While arguing that crime had dropped in his reign, he cited an Urdu-inflected couplet by the poet Mansoor Usmani to take a dig at the SP and BSP's protests. "*Chaman ko seenchne mein kuchh pattiyan jhad gayi hongi/ Yahi ilzam lag raha hai ham par bewafai ka/ Chaman ko raund dala jinhone apne pairon se/ Wahi daava kar rahe hain iss chaman ki rahnumai ka* (I'm being accused of dereliction because a few leaves may have fallen while tending the garden/ Those who crushed the garden under their feet are now claiming its guardianship)."

Doting Daddy

ANI

Andhra Pradesh chief minister **Y.S. Jagan Mohan Reddy** takes his Sundays very seriously. As a devout Christian, he likes to spend time in prayer and with his family. Except that since assuming office on May 30 last year, affairs of the state have disrupted his schedule. Determined to make amends, the CM found time on August 25 to be with elder daughter Harsha in Bengaluru, before the graduate from the London School of Economics left to join INSEAD in Paris for an executive MBA programme. Younger daughter Varsha, meanwhile, joined a graduate programme at the University of Notre Dame, Indiana, US, last year.

FAMILY DISTANCING

Maharashtra deputy chief minister **Ajit Pawar** takes no chances when it comes to Covid-19 protocols. His work station at the Mantralaya keeps visitors at a mandatory six feet distance. No exceptions were made for even cousin Supriya Sule when she came calling. Was it Ajit's way of getting back at her father and clan patriarch Sharad Pawar for publicly rebuking his son Parth? Not really. It was just Ajit being cautious. At a public event in Pune, a masked and gloved deputy CM sprayed TV camera microphones with sanitiser before giving a soundbite.

ANI

Defection Season

With elections round the corner, it's Aaya Ram, Gaya Ram time in Bihar. Last week, three RJD MLAs, including **Chandrika Rai** (*pictured, right*), the estranged father-in-law of Lalu Prasad Yadav's elder son Tej Pratap, joined the JD(U), becoming the 11th person so far to switch to the ruling side. Former CM Jitan Ram Manjhi has also broken away from the RJD-led grand alliance. The RJD's only catch so far has been JD(U) legislator Shyam Razak. But there's still time for everyone; Patna's political corridors are abuzz about more *netas* having a change of heart.

–Sandeep Unnithan with Ashish Misra, Amarnath K. Menon, Kiran D. Tare and Amitabh Srivastava

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BJP IN BENGAL

A FACE TOO MANY

By Romita Datta

The BJP in Bengal, which was till recently scrabbling around for a chief ministerial candidate who could take on the charismatic incumbent Mamata Banerjee, is now looking at a problem of plenty. New names of aspirants for the top job, should the BJP win in next year's assembly election, are popping up every week, creating confusion in the party's rank and file.

With the election just eight months away, the hesitation in projecting a face is understandable—ambition runs high in the state unit and factional rivalries could affect the party's prospects. The flip side of dithering over that choice is that it might firm up popular perception that the BJP is yet to strike a chord in Bengal. Chances are indeed high that the BJP will ultimately fall back, as usual, on that solitary failsafe option of projecting Prime Minister Narendra Modi, and hope that he will carry the day. Even at risk of lending credence to the ruling Trinamool Congress's narrative that the "Hindi heartland party" has little knowledge or understanding of Bengali culture, its ethos and its icons. The delay in projecting a bankable Bengali face is certainly raising doubts, especially among the intelligentsia, over how keen the BJP really is about its Bengal project.

For the 2019 Lok Sabha election, the party had banked heavily on national leaders to lead the campaign with the prime minister criss-crossing the state 15 times. But that election was for the government at the Centre, and Modi also had the so-called TINA ('there is no alternative') factor going for him. State elections are a different ball game, and the forthcoming one in Bengal, due in April-May 2021, might really boil down to a popular verdict on whether Mamata should get a third consecutive term. She will be judged on her governance record, her welfare schemes, the development programmes and the management of recent crises such as the Covid pandemic and Cyclone Amphan. The BJP's task is cut out: it needs to name a leader who can counter Mamata's appeal among the poor, especially in Bengal's rural and semi-urban areas.

State BJP president Dilip Ghosh, a former RSS (Rashtriya Swayamsevak Sangh) *pracharak*, known for his street-fighter image and aggressive nationalist cred, has made inroads in rural pockets, where people have begun to see him as a tough challenger, capable of shielding them from the muscular excesses of the Trinamool cadre. His own belligerence has been a source of reassurance for party workers and supporters. Ghosh once told INDIA TODAY: "Almost every week, I have to lay a wreath on the body of one of our workers because I am the state president. Other leaders don't have to do this. Ninety-four of our men have been killed. Even after all this, if somebody thinks I will talk sweetly, then I beg to differ."

THE DELAY IN PROJECTING A BANKABLE BENGALI NAME IS RAISING DOUBTS ABOUT HOW KEEN THE BJP REALLY IS ABOUT ITS BENGAL PROJECT

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Illustration by RAJ VERMA

Ghosh certainly has a following in rural Bengal, but his outlandish theories about cow milk having trace elements of gold and cow urine being a possible cure for Covid-19 will be unpalatable to the educated, middle-class Bengali *bhadralok*. He does not lack detractors in his own party. His comments frequently invite sniggers from people like Union minister Babul Supriyo and intellectuals like Rajya Sabha MP and commentator Swapan Dasgupta and former Meghalaya governor Tathagata Roy. Ghosh shrugs it off and occasionally returns the compliment in characteristic fashion: "Supriyo is an artist, he can't talk tough; I can and I'm proud of it."

One more hat in the ring is Roy's, whose Twitter self-portrait is of a "right-wing Hindu socio-political activist, thinker, writer, ideologue". Meghalaya governor till last week, Roy is back in Kolkata and has tweeted that he'll meet Ghosh to join the party officially next week. He says he's ready to take on the top job, if the party is willing. Roy founded the construction engineering department at Jadavpur University and is well educated, but he has a penchant for controversial remarks. Sample these: "Bengalis were either mopping floors or working as bar dancers in Mumbai" (this, to explain the job crunch in Bengal) or "the Hindu-Muslim problem won't be solved without a civil war". If the party's strategy is to polarise voters on communal lines, this approach might be expedient, but it is likely to alienate the educated city voter who wants to preserve Bengal's secular fabric.

For that voter, if he is looking for change, the articulate and erudite Swapan Dasgupta might be the man. Dasgupta's inexperience in the rough and tumble of politics could be a hurdle but RSS leader Jishnu Bose reminds you of past chief ministers, like the CPI(M)'s Jyoti Basu and Congress's Siddhartha Shankar Ray, who were held in high esteem for their knowledge and political acumen acquired on the job. Dasgupta, himself, brushed aside the possibility as media-fuelled speculation. "The first thing is to win the election, the question of chief minister will come later. This is going to be a bloody tough, violent and dirty election and the entire focus of the party ought to be on winning it," he says.

Sourav 'Dada' Ganguly is the other name doing the rounds. He has a hero-like stature in the state, demonstrated leadership chops, and a certain class-defying appeal that might drive consensus on his candidature. He can queer the pitch for Mamata. Speculation has been rife ever since Dada beat Brijesh Patel to become surprise BCCI president, after Union home minister Amit Shah's late-night match-fixing moves with Union MoS Anurag Thakur.

Although Ganguly has been silent on the issue, his proud wife Dona Ganguly said if he did take the plunge, he'd be "a top player, just like his glorious innings as captain of the Indian cricket team". On Sourav's birthday on July 8, BJP senior leader and West Bengal minder Arvind Menon tweeted with a poster of Ganguly: "Before his captaincy, cricket was just a game. When @SGanguly99 became captain, the Indian team learned to fight." Read that as you will. ■

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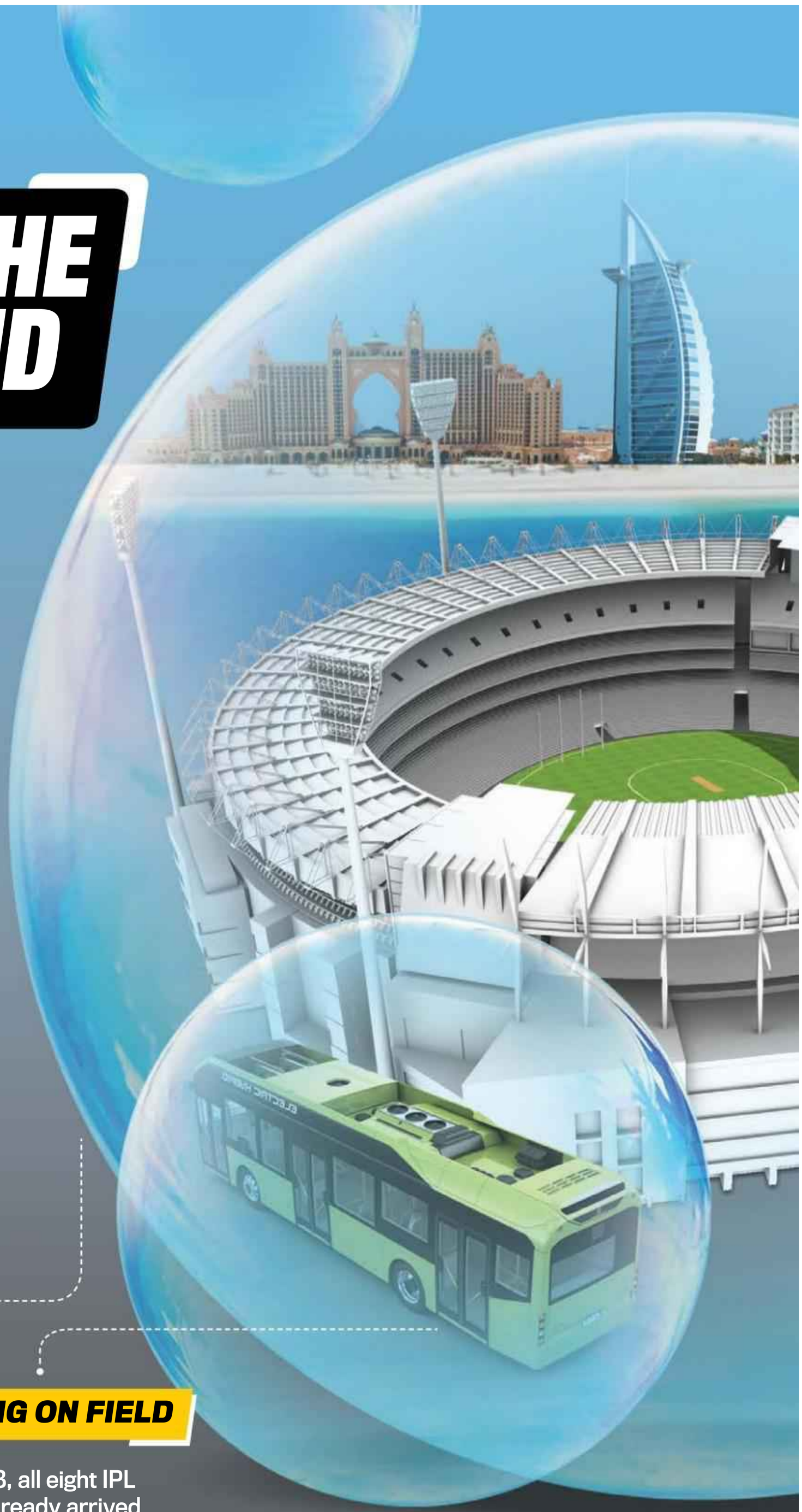
CRICKET IN THE TIME OF COVID

The 13th edition of the Indian Premier League (IPL 2020) gets under way in the UAE on September 19. The official schedule for the tournament had not been released at the time of going to press, but the very first match is likely to feature four-time champions Mumbai Indians and three-time winners Chennai Super Kings. The 53-day tournament will see matches played in Dubai, Sharjah and Abu Dhabi, with the final on November 10. The logistics of a tournament of this scale are pretty intimidating anyway, and playing it away, in the midst of a pandemic, increases the challenge exponentially. Not surprisingly, all the focus is on the so-called bio-secure bubble that is being built to minimise the risk of a Covid breach. The 'bubble' refers to the strict containment zones around the hotels, stadiums and transport to be used to ferry players, staff and organisers across the three match venues and two training venues in these three cities. Even with all the restrictions on their numbers, there will still be hundreds of players, coaches, support staff, umpires, ground staff and security and media personnel, among others, who will have to be quarantined and Covid-tested before being let into the containment zones, where they must remain for the entire duration of the IPL.



BUBBLE BUILDERS

A UK-based security solutions provider, Restrata, will be in charge of creating and managing the IPL bio-security bubble. The firm had earlier provided security services for the 2012 London Olympics, and most recently, handled bio-safety security arrangements for the two Test series England played at home against West Indies and Pakistan. Restrata reportedly pipped Tata Medical and Diagnostics to the contract, beating them both on price and experience.

GETTING ON FIELD

By August 23, all eight IPL teams had already arrived in Dubai. Players and support staff will be let into the 'bubble' only after completing a week-long quarantine, during which they will be Covid-tested on days 1, 3 and 6. Once inside, they will not be allowed to leave the bubble—which will encompass parts of their hotels, transportation facilities and stadiums—for 80+ days, until the IPL is complete.

53 DAYS
Is the expected duration of the tournament itself; players and staff will be in quarantine longer

3 CITIES
Complicating the challenge is the fact that the tournament will be played across Dubai, Abu Dhabi and Sharjah

Graphic by TANMOY CHAKRABORTY

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Photographs by ANI

Even without the pandemic, hosting the IPL in a foreign country is a major logistics challenge—here, the Chennai Super Kings (above left) and the Delhi Capitals (top) players are en route to the UAE, with one IPL participant departing from Mumbai in a full PPE kit

TRACK AND TRACE

A central feature of the bio-bubble is to make sure that participants—from players and coaches to ground staff, umpires, media personnel and others—do not breach the containment areas. All participants will likely be tagged with GPS-enabled ID cards/ bracelets, their movement monitored 24x7. Highlighting the importance of these arrangements, Royal Challengers Bangalore skipper Virat Kohli pointed out at a team meeting that a single player breaching security would not only compromise everyone's safety but also be letting down teammates.

BOOKIES AT BAY

A welcome side effect of the bio-bubble is that it will limit opportunities for bookies, touts and related louts to get up to their usual tricks. With team hotels sealed off from the general public, there will be no opportunity for bookies to approach players—at least, in the physical world. It will be quite another ballgame, though, to try and secure players' social media accounts, and ensure they do not receive (or respond to) illicit deal offers online.

189 PLAYERS

Each of the eight teams has between 21 and 25 players. Adding in the support staff, groundspersons, media personnel and others, the total number of people under lockdown is much, much higher

SWACHH SURVEKSHAN 2020

A CLEAN SWEEP

By Rahul Noronha

Indore's status as India's cleanest city is no longer a subject of debate. On August 20, for the fourth time in a row, the commercial capital of Madhya Pradesh topped the Union government's Swachh Survekshan 2020 national rankings for cities with a population of over a million. Indore's consistent showing might also put to rest all misgivings about the methodology of this annual survey and convince even diehard cynics that the city must have done something right to earn its laurels.

A mix of factors has aided Indore's transformation from an ordinary central Indian town, with its regular markers of dust, filth, chaos and stray animals, to one with clean roads and a sound waste collection and management plan—all made possible by city-proud municipal workers and citizens.

To understand Indore's success strategy, one needs to go back five years. In 2016, when the first Swachh Survekshan rankings were announced, Indore had ranked 25th in the country, with the top honours going to Mysuru. The same year, however, Indore became the second district in India to be declared open defecation-free, inspiring then municipal commissioner Manish Singh and mayor Malini Gaur to take up the challenge of sprucing up the city.

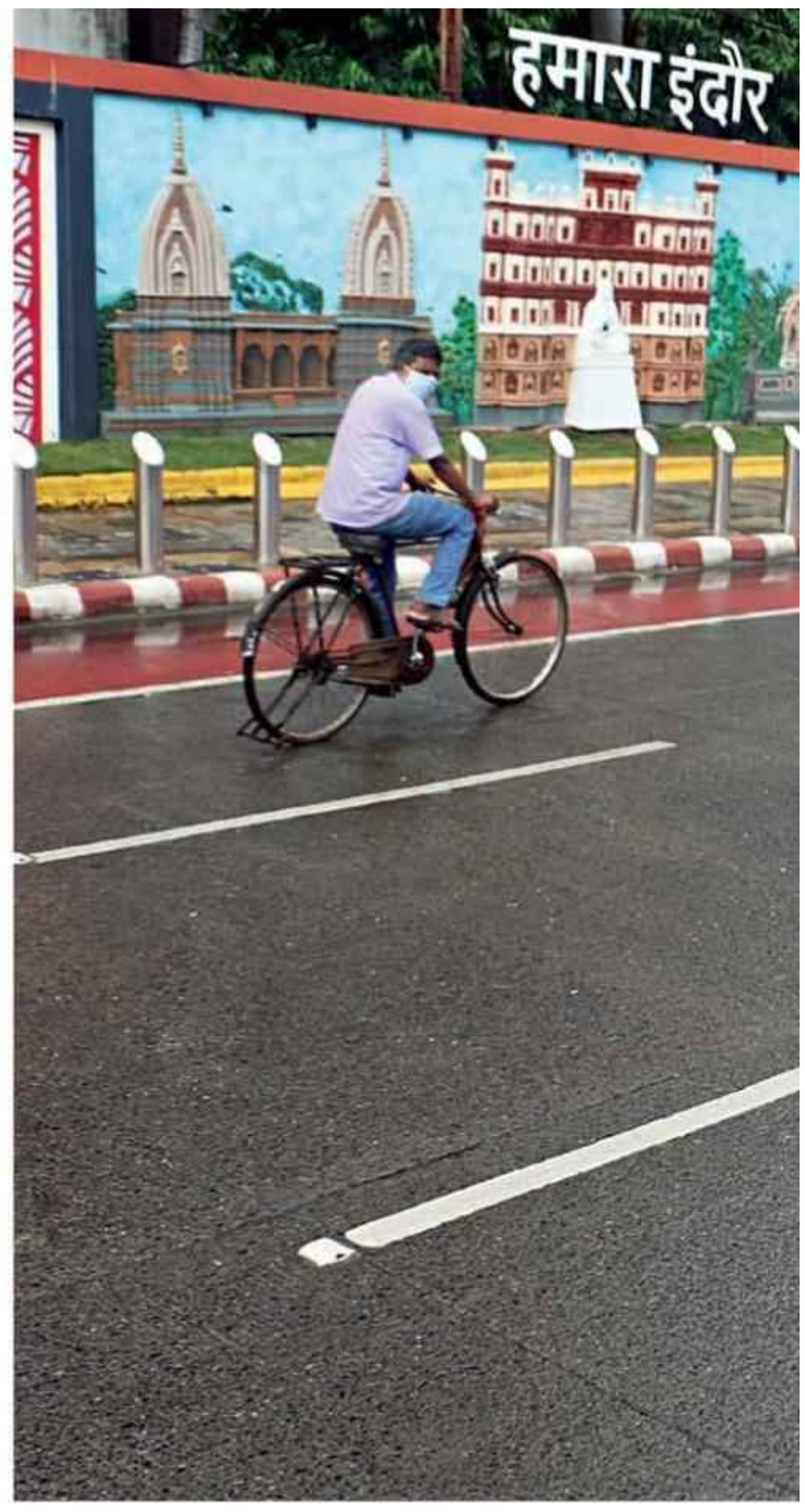
Manish Singh used a carrot-and-stick policy at the Indore Municipal Corporation (IMC), the agency tasked with sanitation. While he added some 2,000 sanitation workers to the existing strength of nearly 3,500, the services of laggards were terminated. "I identified door-to-door collection of garbage as the most crucial step towards ensuring cleanliness on the streets. Even if citizens throw garbage at the designated spots, it tends to pile up when not collected in time," says Manish Singh, who is now the collector of Indore. Under him, the IMC also initiated waste segregation at source, which fell into place after some initial resistance from the public.

As the IMC's efforts began to show results, Indore's vibrant civil society embraced the cause and social groups began assisting the municipality in its cleanliness initiative. The IMC roped in NGOs to monitor the door-to-door garbage collection. These NGOs not only ensured that municipal garbage trucks did not go off track but also immediately reported any pile-up of garbage noticed in the city. They also helped the IMC implement its '3Rs' strategy—'Reduce, Reuse, Recycle'.

To make a big success of its door-to-door collection, the IMC also made substantial capital expenditure, of an estimated Rs 180 crore. In just a couple of years, the IMC's fleet of cleaning and garbage collection vehicles jumped from 100 to 600. According to IMC, Indore, which generates 1,115 million tonnes (MT) of garbage a day, has achieved total door-to-door collection in all its 85 wards, covering both residential and commercial spaces.

In 2017, Indore sprung to the top of the Swachh Survekshan rankings. Now, India's cleanest city faced the challenge of holding onto its prized tag. Manish Singh was replaced by Asheesh Singh as IMC commissioner in early 2018. Asheesh Singh continued with the successful strategies put in place by his predecessor, helping Indore produce results consistently. He not only recruited another 2,500 sanitation workers, taking the workforce tasked with keeping Indore clean to 8,000 but also set a goal for himself—to rid Indore of its biggest eyesore, the landfill site at

THE MADHYA PRADESH GOVT NOW HIGHLIGHTS INDORE'S SWACHH STATUS WHILE WOOING INVESTORS



SPICK AND SPAN
Sanitation workers spruce up Adarsh Road in Palasia, Indore

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PAWAN BHAWAR

Devguradia, where waste had piled up for over four decades. "A pile of garbage encourages others to add to it, making it bigger and unmanageable," says Asheesh Singh, now the collector of the neighbouring district of Ujjain.

An extensive bioremediation process undertaken at Devguradia rid the site of some 200,000 MT of waste. The trenching ground has been demarcated with a boundary wall and a green belt developed with 60,000 saplings. With the entire waste generated by Indore being processed and the stench surrounding Devguradia gone, there is even a proposal to turn the Devguradia trenching ground into a golf course.

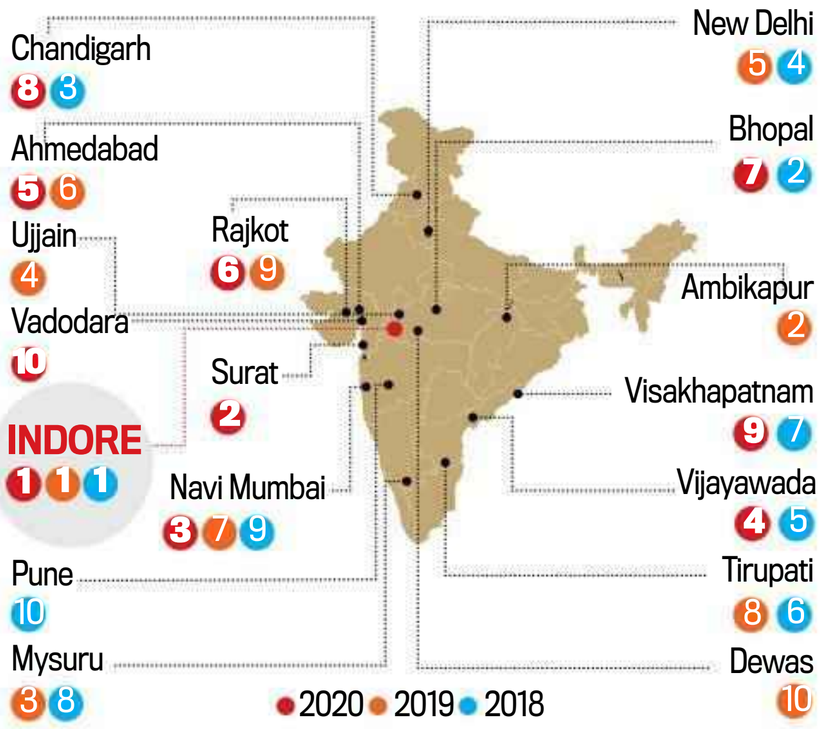
Among those who testify to Indore's success story is former RBI governor Raghuram Rajan, in his book *The Third Pillar*. "After eating food on paper plates bought from stalls at the famous Sarafa food market, customers simply threw their plates and any residue on the ground. People were no more careful with their domestic garbage, dumping it anywhere in the proximity of overflowing dumpsters, which were rarely emptied," writes Rajan about the Indore of old times, before going on to elaborate on its transformation. Today, or rather just before Covid changed lives, cleaning teams arrive at the Sarafa market at four every morning and by daybreak, there isn't an ounce of garbage around.

Indore's residents now take great pride in the cleanliness honours their city has earned. So much so that it's not uncommon for them to call out anyone who inadvertently litters the streets. The state government is also capitalising on Indore's status and mentioning it in all its promotional activities, especially while attracting investment.

The canny use of cricket-speak in its awareness campaigns is another interesting sidelight to Indore's civic success story. In 2019, singer Shaan gave voice to the jingle '*Hat-trick Lagayenge*', which was followed by the slogan '*Chauka Lagayenge*' the next year. Chief Minister Shivraj Singh Chouhan insists Indore will hit a sixer in two years from now. He isn't off the mark when he says, "Cleanliness is now a cultural thing in Indore." ■

THE SWACHH CITIES

Cities have moved up and down the Swachh Survekshan rankings, but Indore's reign at the top continues unchallenged



Navi Mumbai is the only other Indian city to have consistently featured in the Top 10 list since 2018. The national capital dropped off in 2020

Top 3 in 2020
(Max. points 6,000)

5647.6
INDORE

5519.6
SURAT

5467.9
NAVI MUMBAI

INDORE'S SPOTLESS RECORD

	2020	2019	2018
1.	**Indore**	Indore	Indore
2.	**Surat**	Ambikapur	Bhopal
3.	**Navi Mumbai**	Mysuru	Chandigarh
4.	**Vijayawada**	Ujjain	New Delhi
5.	**Ahmedabad**	New Delhi	Vijayawada
6.	**Rajkot**	Ahmedabad	Tirupati
7.	**Bhopal**	Navi Mumbai	Visakhapatnam
8.	**Chandigarh**	Tirupati	Mysuru
9.	**Visakhapatnam**	Rajkot	Navi Mumbai
10.	**Vadodara**	Dewas	Pune

Graphic by ASIT ROY

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SUBHASHIS BASU

CAMPUS WAR Visva-Bharati alumni and former employees of the university protest against the move to erect a wall (reportedly 8-10 ft high) around the 'Poush Mela' fairground; (inset) vice-chancellor Bidyut Chakrabarty; the scene after the mob vandalism on August 17

SUBIR HALDER

VISVA-BHARATI VIOLENCE

NOT JUST ANOTHER WALL

By Romita Datta

Visva-Bharati, Bengal's only central university of which the prime minister is the chancellor, is the latest hotspot in an ongoing, no holds barred tussle between the ruling Trinamool Congress (TMC) and the BJP, which is eyeing power in West Bengal. The university, set up in 1921 by poet, educationist and Nobel laureate Rabindranath Tagore, is an extension of his much-storied experiment in an open and inclusive way of life and learning, an experiment that began in 1901 when Tagore set up a school called Patha Bhavan with just five children. For anyone who has known it for what it was in its glory days, that heritage is today endangered.

While political undercurrents have been palpable on the Visva-Bharati campus ever since the appointment of vice-chancellor (VC) Bidyut Chakrabarty in October 2018, matters hit a new low this August 15-17, when an administrative decision by the university sparked off mob violence, and pulled into the fray Bengal's arch political rivals. On August 15, the Visva-Bharati administration began the construction of a boundary wall around a large open ground that has for years been the site of the 'Poush Mela', an iconic cultural fair held every December. The grounds are part of the university's 20 acre campus and the festival was traditionally organised by the university administration. The fair is supposedly a four-day affair but usually carries on beyond the scheduled dates. It draws people from far and wide, even foreign tourists, and winds down slowly because the tourist traffic at the time makes it a happy and profitable occasion for local entrepreneurs, craftspeople and their patrons.

For this rather large community, the decision to wall off the grounds was like the proverbial last straw. In July, the university administration had already announced its decision to scrap the fair. Even that, university insiders and old-timers say, was not an isolated case of meddling with tradition. Under

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the new VC, the university administration has apparently taken to fencing off areas on campus, ostensibly to prevent encroachment and land grab. But for people raised on a liberal diet of Tagore's expansive vision of the world, his advocacy of a life lived in harmony with nature, these new fences and walls are anathema. As Sugata Hazra, director of the School of Oceanographic Studies at Jadavpur University and a Visva-Bharati alumnus, says: "When the very idea of inclusive learning is looked upon with suspicion, the walls grow higher. It leads to fragmentation of minds, and the very idea of Visva-Bharati (literally: communion with the wide world) stands defeated."

This was the set-up of the August 17 confrontation, when a 5,000-strong group of villagers and local traders, allegedly backed by TMC politicians, converged at the construction site to protest and pull down the wall.

Visva-Bharati had functioned without a permanent VC for close to three years. Chakrabarty, a former Delhi University (DU) professor of political science, was selected for the post by the Union HRD ministry from a shortlist of 14 eminent academicians. His appointment caused much consternation among Visva-Bharati staff and students, because Chakrabarty had been accused of sexual harassment in 2007, when he was director of Gandhi Bhawan in DU. In 2015, his candidature for the post of DU vice-chancellor invited protests from academics and activists.

As if to reconfirm their worst fears about him, Chakrabarty started taking unpopular decisions from the get-go. Then, this January, he put a media gag on teaching and non-teaching staff; suspended students and threw them out of their hostels for holding protests; dissolved student, teacher and employee unions; served showcause notices on 104 teachers and non-teaching staff—and suspended 12 of them—for alleged irregularities and mobbing the VC. Chakrabarty's critics also allege that he wears his saffron leanings on his sleeve, and has made no bones about offering the university forum to people similarly aligned. Talks were organised on campus on the dubious benefits of demonetisation and on the Citizenship Amendment Act (CAA) . In contrast, a talk scheduled in early March this year by leftist economist Prabhat Patnaik on the economic challenges facing the country was postponed indefinitely.

Tension mounted in July when Visva-Bharati announced its decision to cancel the Poush Mela, citing environmental pollution, overcrowding on campus and the university's financial constraints. The National Green Tribunal's order last October came in handy. The tribunal had instructed the university to take environment protection measures during the Poush Mela and set up a "dedicated solid waste management and sewage treatment plant". It, however, made no mention of demarcating the fairground.

The incident is now a proper stand-off between the Mamata government and the Centre, with the ED probing the alleged funding of the vandalism

Discontent had been simmering among local traders ever since the announcement in July to cancel the fair. Sunil Singh, secretary of the Bolpur Byabsayee Samity, a local traders' outfit, says the cancellation of the fair will cost traders "crores". He also alleges that Rs 1 crore worth of security deposits, parked by traders with the university, for permission to set up stalls at the fair, is not being refunded. All hopes of a negotiated settlement went up in smoke with the move to wall off the fairground. While locals allege that BJP activists had been deployed by the university to guard the construction work, the university accuses TMC's Dubrajpur MLA Naresh Bauri and Anubrata Mondal, a TMC strongman in Bolpur, of instigating the mob. Bauri has admitted to being at the protest site, albeit in the capacity of a Visva-Bharati alumnus and in support of the local people.

The August 17 violence is now a proper stand-off between the Mamata Banerjee government and the Centre, with the latter seeking reports from the district police, and the Enforcement Directorate launching a probe into the alleged funding of the mob vandalism. Governor Jagdeep Dhankhar, too, took to Twitter to urge Mamata to "enforce accountability of those who engaged in desecration" on university premises.

With assembly election due next year, chances are this will fester awhile. Visva-Bharati has sought a CBI probe, and BJP leaders are organising candlelight marches at Jorasanko, Tagore's birthplace in north Kolkata. They are trying to pitch the incident as a desecration of Santiniketan by the TMC while claiming to be a custodian of Bengali culture and ethos. Ironically, the BJP too found itself on the backfoot in May last year when a bust of Ishwar Chandra Vidyasagar, another Bengali icon, was damaged during a Lok Sabha election rally in Kolkata.

At ground zero, though, the BJP seems to be keeping it quiet. "BJP leaders are not stirring out in Bolpur; if they do, they will lose whatever little support they have. People here are angry with the VC, for the way he is running the university," said a resident on the Visva-Bharati campus.

The state government has reacted to Chakrabarty's complaint of police inaction during the violence by withdrawing his security cover. The chief minister jumped in, declaring: "I do not want any construction there (Visva-Bharati) that will spoil nature's beauty... nothing should be done that destroys the culture and heritage of Bengal." Responding to her remark that "outsiders" (read: BJP goons) were present during the construction of the wall, Chakrabarty quipped: "Gurudev Tagore himself was an outsider [to Santiniketan]."

Whichever way this swings politically, it's not likely that peace will return anytime soon to Tagore's beloved Santiniketan. ■

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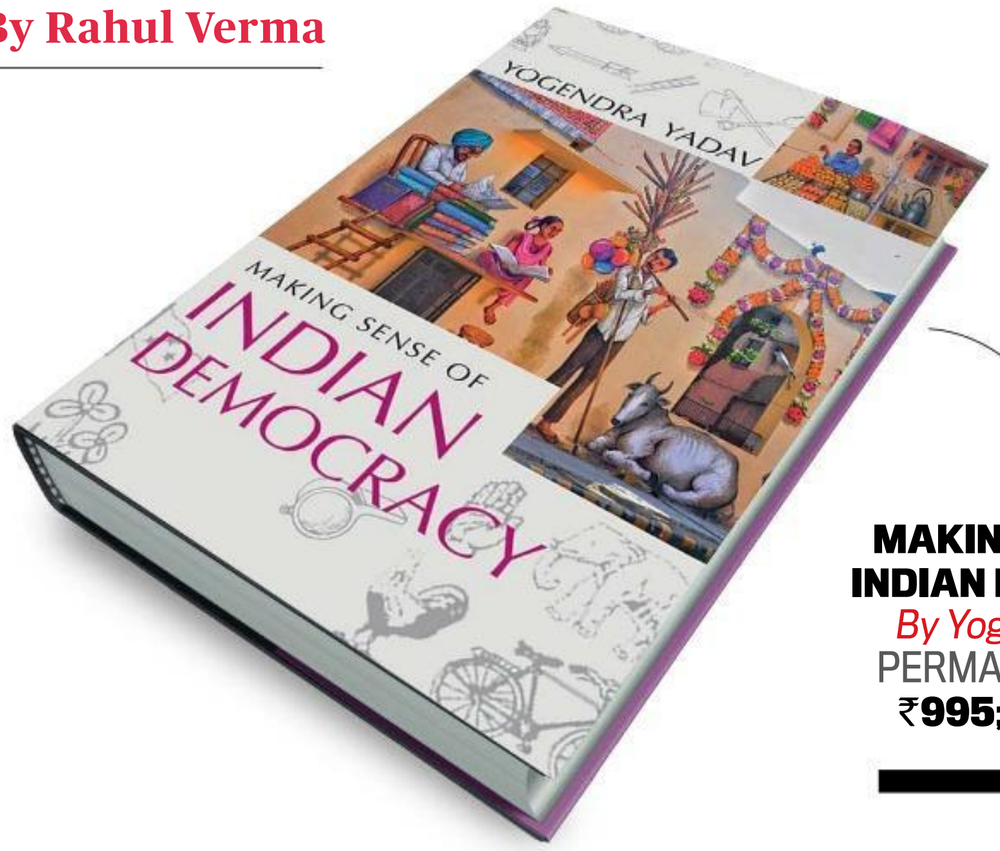
BOOKS

A RESCUE PLAN FOR THE REPUBLIC

By Rahul Verma



MAKING SENSE OF INDIAN DEMOCRACY
By Yogendra Yadav
PERMANENT BLACK
₹995; 422 pages

Sometimes it is almost impossible to write a book review without commenting on the contribution of the author beyond the book. Especially when the author wears as many hats as Yogendra Yadav—that of a political scientist, psephologist, activist and politician. *Making Sense of Indian Democracy* presents the essence of Yadav's lifetime pursuit wearing these hats in a concise, readable and relatable manner (full disclosure: I was trained under Yadav at Lokniti-CSDS).

This collection of essays written over three decades reflects not only the quest of an academic to understand how the practice of democracy interacts with Indian society but also that of an activist seeking to reform and transform the political arena. It has both, the elements of optimism over what democracy in India has achieved against all odds, and despair at its failures despite promising beginnings. These essays chronicle the democratic life of India's 'first republic' and reflect with a deep sense of anguish on the idea of India under a 'second republic'.

The book contains 15 essays and is divided into four parts. It begins with an historical overview of India's creolised democracy and its party system of the first five decades. The second section places India's record in a comparative perspective through a discussion on the uniqueness of the 'state-nation' model. Yadav's engagement with election polling and forecasting, reflections on the ethnographic method and a critique of survey research are covered in the third part. The final segment deals with 'reform' and 'action' and clearly lays out what must be done to reclaim the soul of the Indian republic.

Those who know Yadav would confirm that the four concerns reflected in the many essays in this book—the Indian model, methodological pluralism, dialogue across the aisle, and avenues of reform—are not just academic advice, but also a part of his personality. The essays exhibit his deep desire that we should develop empirically grounded theories on India rather than relying on western models to explain our polity. The methods of inquiry should not become like a religion, where the 'truth' can be discovered only through one route. Similarly, the essays advocate dialogue across the aisle, both theoretically as well as methodologically, to develop a fuller understanding of politics. And finally, the interpretation of objective conditions must logically lead to the identification of areas that need reform and action.

As it happens, many of the problems that Yadav has been highlighting for decades have only worsened over time. For example, in 1991, Yadav wrote about psephology as a combination of at least three things: systematically conducted opinion polls; the business of predicting the outcome; and a highly statistical interpretation of election data leading to mid-level theorisation. In the essay, he defended all three aspects of this sub-discipline and advocated some sort of self-regulation among pollsters, openness to academic scrutiny of the polls, and the introduction of survey research in political science curriculums. However, none of this has happened in the past three decades. It is possible that readers may find some of Yadav's essays too idealistic, but given that many of his warnings have come true, we ignore his sage advice at our own peril.

Of late, Yadav has been reflecting on what failed India's first republic, and a stand-alone essay on this subject would have offered some much-needed perspective. This brings me to a major shortcoming in this collection. Yadav has written extensively on the aspect of social justice and given the importance of this theme in India's ideologically polarised polity, the omission of some of his signature essays on social justice, affirmative action, democracy and poverty among others, makes this collection a bit incomplete.

Few public intellectuals in India understand the pulse of this continent-sized country like Yadav. This book will enrich the political sense of the general reader while journalists and academics will benefit from frameworks to analyse Indian politics and democracy. Activists will find here a readymade charter of demands and action. ■

Rahul Verma *is a fellow at the Centre for Policy Research, Delhi*

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MAYUR SURESH

GUEST COLUMN

CRIMINAL NEGLECT

The Union home ministry has constituted a 'Committee for Reforms in Criminal Laws' to propose changes to three foundational pieces of criminal justice legislation—the Indian Penal Code, the Code of Criminal Procedure and the Indian Evidence Act. There is no dearth of instances, from the mundane to the extraordinary, showing that India's criminal system is riddled with problems. Recent events have shown how extraordinary criminal laws such as the Unlawful Activities Prevention Act can be used to suppress dissent. Regular aspects of the process, such as pre-charge arrest and detention, mean that thousands of people are arrested and detained for months, without sufficient cause. There are other issues, of which most know little. For example, what is the average length of a criminal trial? Or, year-on-year, what is the caste, religious and gender composition of the people arrested by the police? We lack basic information about the criminal process.

The committee is untroubled by this lack of information. Instead, it has set about proposing solutions to problems it has not identified, and possibly not understood. The only problem that has been identified on the committee's website is the colonial origin of these laws and their unsuitability to the present Indian context. Surely the problem needs a more detailed articulation than that?

A serious diagnosis requires research into the criminal process, and to commission that research should have been the committee's first logical step. For example, why do trials take as long as they do? This is a recurring complaint, and beyond vague aspirations to ensure a 'time-bound trial', what is needed is empirical evidence on the causes of delay. The committee seems uninterested in the lived reality of criminal law.

This indifference is manifest in its own composition and the way it has gone about the exercise. In embarking on one of the most ambitious re-evaluations of criminal laws in India, the committee should have included representations from different communities and invited wide-ranging public consultation. Since this is not possible in the middle of a pandemic, it should have deferred the exercise until it became feasible to run such a wide survey. Instead, the committee has embarked on the undemocratic expedient of electronic 'consultation'.

To take part in these 'consultations', one has to either enter comments in an online form or register on the committee's website and obtain a unique ID, after which the committee will send a series of questionnaires on criminal law reform. The general public does not have access to these questionnaires, and the committee is making no proactive effort to reach out to different parts of society to understand their experience of the criminal process. These e-consultations limit participation to English-enabled people with access to a computer, an internet connection, and the means to engage with this narrow and opaque process.

The questionnaires themselves betray a scattershot approach to this reform. For example, Part A of the first questionnaire (only the first two series of questionnaires are currently available) has two sections—one on 'strict liability' and the other on punishments. The doctrine of 'strict liability' is contentious in criminal law since it advocates that people be held responsible for actions, regardless of intent. Why the committee has decided to foreground this question is bewildering in the absence of a context.

The current review of India's criminal laws is ill-timed and deeply flawed. This process requires painstaking research and wide community engagement

Further, the committee reduces complex ethical issues into questions that can only elicit simplistic answers. For example, Part C, Q7 asks whether '[the provision defining abetment of suicide] of the IPC should be amended to create an exception for active euthanasia?' Or Q14, which goes: 'What should be the standard of consent [in the provision criminalising sexual assault] under the IPC?' These are complex questions that require a layered understanding; they require debate; they cannot be answered in an online form.

For an exercise of this scale—and import—the committee's mandate seems to give short shrift to community engagement, relying as it does on an electronic questionnaire accessible to few. Where other bodies have taken years or decades of wide-ranging consultations and careful debate to suggest changes in criminal laws, this committee believes it can complete this mammoth task in six months. Recall the cautionary words of the original draftsman of the penal code about the process of legal reform: "To the ignorant and inexperienced, the task in which we've been engaged may appear easy and simple." The committee charged with this onerous exercise should know better. ■

MAYUR SURESH *is a lecturer in law at SOAS, University of London*

Illustration by TANMOY CHAKRABORTY

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SPECIAL REPORT
RHEA CHAKRABORTY

THE OTHER SIDE

After being hounded for two months, Rhea Chakraborty finally breaks her silence in a point-by-point rebuttal of the allegations against her

BY SUHANI SINGH AND KIRAN D. TARE

The Sushant Singh Rajput story has been told and retold by many—his cook, his creative content manager, an ex-girlfriend who had not spoken to him in four years, a supposed best friend whose call records reveal he hadn't spoken to the actor in over a year, former staff, an actress whom he never worked with, his family through videos and Instagram posts, not to forget the media, only too eager with intimate details sourced from the Mumbai Police, the Enforcement Directorate and the Central Bureau of Investigation. But in his last year, very few knew the 34-year-old actor better than Rhea Chakraborty, his girlfriend since April 2019. In an exclusive interview to India Today TV, the actress broke her silence on the various allegations made against her in the 73 days since the actor's death on June 14, heeding what she described as Rajput's call in her dreams to "speak the truth" about their relationship. The details divulged by Rhea during her chat with Consulting Editor Rajdeep Sardesai, which lasted over 90 minutes, seemed to come from a woman shattered by sudden loss but putting up a brave front in a storm of accusations hurled at her over the course of two months.

On June 3, five days before Rhea left Rajput's duplex apartment in Bandra, she had called his psychiatrist Dr Kersi Chavda, worried that the actor was once again struggling with depression. Chavda spoke to Rajput and agreed that he needed medication, said Rhea. It was also on this day that Rajput shared an affecting post, his last on Instagram, remembering his mother who passed away in 2002. Rhea reveals that Rajput had never come to terms with the loss and suffered emotionally because of it. When they started dating, Rhea said, Sushant had not met his father, Krishna Kishore Singh, in five years. This contradicts Sushant's Patna neighbour Birendra Singh's statement, who told the magazine in the August 31 issue that Sushant had taken care of his father's medical treatment when he had visited the actor in Mumbai in 2018. Vikas Singh, the lawyer representing Sushant's family, told India Today TV soon after the interview with Rhea that Sushant had visited his village in May 2019 and spent time with his father.

Denying allegations that she had pulled Sushant away from his family, Rhea said she realised the significance of having them by his side as he began therapy after being diagnosed with bipolar disorder. However, Vikas Singh has said that during a meeting with his three sisters at Waterstones Hotel in Mumbai in November, Rhea had taken Sushant aside briefly and convinced him to not travel with them to Delhi. The actress, however, countered saying that she had, in fact, extended an olive branch and hugged Sushant's sister Priyanka, whom she has accused of groping her in April 2019. It was also the first time Rhea had met

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Happier Times
Rhea Chakraborty and Sushant Singh Rajput photographed together in 2019

his eldest sister, Neetu, and learnt that Sushant had another sister, Meetu, living in Mumbai. The details of the encounter differ, however, in the retelling of one of Sushant's sisters. She told the CBI that a bodyguard of Sushant's had warned the family that his life was in danger. "If they thought I was not a suitable girl for him, why did they leave him with me at Waterstones?" Rhea asks. "Why did they not stop him [from returning to Mumbai] when he went to Chandigarh in January [to meet Neetu and her husband O.P. Singh]?"

The stay at Waterstones has become a bone of contention between Rhea and Sushant's family, who have accused her of holding him hostage under the "pretext of curing him of depression" during the meeting at the resort. This is what Sushant's brother-in-law, IPS officer O.P. Singh alleged in the messages he sent to ex-DCP, Mumbai Police Zone 9, Paramjit Singh Dahiya, in the middle of February.

Rhea has denied that she called the shots in the actor's life. "He did exactly what he wanted to do," says the actress, admitting that Sushant smoked marijuana, something that has also been alleged by Mushtaq, Sushant's bodyguard of nine months until February 2019. She has denied that she used prescribed medicines and substances to abet his suicide. In fact, her WhatsApp messages to Sushant reveal her attempts to wean him off weed in January. She clearly had little success since Neeraj Singh, Sushant's domestic help, mentions rolling joints for the actor just a few days before his death.

As for the claim that she was making up Sushant's mental health issues, Rhea said that she had nothing to gain from doing so given that she was about to do the biggest project of her career with Sushant. "Why would I want to sabotage it by taking him to psychiatrists?" she said. The project in question was a film to be directed by Rumi Jaffrey and produced by Vashu Bhagnani, for which the actor was, reportedly, promised Rs 15 crore. But the Covid-19 lockdown meant the contract was never signed, the fee wasn't paid and the shooting couldn't start in May, as was originally planned.

Incidentally, Rs 15 crore is the amount that Sushant's father has accused Rhea of siphoning off from his son's bank accounts. Sushant's family has also complained that Rhea got rid of the actor's old staff to take over the management of his finances and business affairs. However, Rhea says, Sushant's house manager Samuel Miranda, also among the accused in the FIR filed in Patna, was hired by his sister Priyanka, who is a Delhi-based lawyer.

While Miranda had told Sushant's flatmate Siddharth Pithani that Rhea was using the actor's debit and credit cards for personal use, Rhea clarified that she wasn't living off Sushant's money. It was Sushant who liked living life "king size", which included paying for their tickets and hotel stay in Europe and hosting her brother Showik in Italy.

It was during this European getaway in October that Rhea would learn that all was not well with Sushant, who

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would share that he had gone through a bout of depression in 2013, for which he had consulted Dr Harish Shetty.

Nothing during that holiday went according to plan. Instead of exploring the streets of Paris freely, like his character Manny does in his last release *Dil Bechara*, Sushant was holed up in his hotel room in Paris for three days, says Rhea. At the Palazzo Magnani Feroni hotel in Florence, Sushant, convinced that there was someone in the room, couldn't sleep and refused to leave the room. The trip was cut short. Sushant was never the same again.

A STORMY JUNE

On June 8, Rhea asked Neeraj to pack her bags and left with her brother by early afternoon. According to cook Neeraj, she was upset and Sushant wasn't present to see her off. Rhea maintains it was Sushant who asked her to leave abruptly before his sister Meetu arrived to stay with him. What hurt her more was that Sushant wasn't empathetic of *her* mental health troubles, which included anxiety and panic attacks and told her she couldn't do her therapy session with Dr Susan Walker at his place. A WhatsApp chat between Rhea and film-maker Mahesh Bhatt on the same day suggests that the relationship had come to an end. She says that she reached out to Bhatt as she was upset that Sushant didn't want her back. She subsequently blocked Sushant's number on June 9 when instead of calling her, he just left a message asking of her well-being. "I wondered if he wanted to push me away because I was unwell," said Rhea.

The same day, Sushant's erstwhile manager, Disha Salian, died after falling from the balcony of her fiancé's apartment on the 14th floor. It was ruled an accidental death. As media ran headlines identifying her as Sushant's manager, his lawyer Priyanka Khemani called to ask him about her. Rhea says Disha and Sushant had met once just before the lockdown in late February or early March at his residence after Sushant's earlier manager Shruti Modi was asked to take a break to recover from a leg injury.

The news of Disha's death left Sushant disturbed, something Pithani told Zoom TV in an interview. Rhea wasn't witness to Sushant's breakdown, but was familiar with it having witnessed the mental strain he continued to feel long after his name popped up during the #MeToo movement in 2018. The actor was accused of harassing his *Dil Bechara* co-actor Sanjana Sanghi, who cleared Sushant's name a month-and-a-half after news broke in blind items. Furthermore, Sushant felt like he wasn't being recognised for his work in the film industry and believed that no matter how good his work was, success by way of recognition and awards would never come his way. This led him to formulate plans of moving away from Mumbai, and to only return to the city occasionally to do a film.

THAT FATEFUL SUNDAY AFTERNOON

For Rhea, the clue to Sushant's death lies in what transpired in the six days after she left his house. After Sushant did not open his door or answer Pithani and sister Meetu's calls, Pithani called a locksmith to break open the door. He told the CBI he was the first to see Sushant's body hanging from the ceiling fan by a green *kurta*, followed by his house manager Dipesh Sawant and Neeraj. Pithani informed Meetu, who was on her way to Sushant's house, that the actor had hanged himself. Neetu was also promptly told and she and O.P. Singh asked Pithani to bring the body down. As soon as Pithani cut the *kurta* using a knife, Sushant's body collapsed on to the bed. It was at this point that Meetu came into the room and screamed, "Gulshan, *yeh tune kya kiya* (what have you done?)", referring to Sushant by his pet name. She reportedly asked Pithani to cut the noose off from around his neck and keep Sushant's head straight on the bed.

For Rhea, the clue to Sushant's death lies in what transpired in the six days after she left his house. Why, she asks, did his sister leave him when he was so ill?

In the midst of what she calls a witch hunt and a media trial against her, Rhea calls out the silence of Sushant's sister, Meetu, who was present while the actor was at his lowest, but still chose to leave on June 12. She has questioned why the actor did not receive the medical help clearly needed under the circumstances.

Rhea gave a point-by-point rebuttal during the interview to the many charges made against her—being a social climber, being the reason for Sushant's mental illness, ruling his life, usurping his earnings, supplying drugs to him—but the veracity of her statements and her subsequent innocence or guilt lies now with the CBI, Enforcement Directorate and the Narcotics Control Bureau, the agencies which are investigating the case. The actress says she has faith in the justice system and, more than that, in her love. "I can never regret loving him," she confessed. "I still feel he is here. The thing that gives me strength is that he is watching over me." ■

with Amitabh Srivastava

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“I will fight, and I will win. My truth gives me strength”

COURTESY INDIA TODAY TV

EXCLUSIVE-INTERVIEW
RHEA CHAKRABORTY

At the receiving end of a witch-hunt, RHEA CHAKRABORTY attempts to clear her name and present her side of the story in an exclusive conversation with RAJDEEP SARDESAI, Consulting Editor, India Today TV, on aspects of her relationship with Sushant, their battle against his mental illness and his death

Q. You came to Bollywood with dreams of becoming a big star. Now you are being called a villain.

A. I cannot believe this is my life now. My dreams are long dead. I just want to take a deep breath and not have four or five [investigative] agencies after me. I want a normal day where I can have breakfast with my parents and none of my family members have an anxiety attack. But I will fight.

Q. Tell us about your relationship with Sushant.

A. We had been friends for long. We were introduced in 2013 at the gym in Yash Raj Studios. My first film had just released and Sushant had joined YRF (Yash Raj Films) as a new talent after *Kai Po Che*! Occasionally, we'd run into each other at award shows. Even if we met once a year, we'd discuss all our problems. I liked him, found him different from the others. On April 13, 2019, we met at [publicist] Rohini Iyer's party. That's where our relationship started. He said he had fallen for me on day one itself. How did I know I'd pay such a hefty price for loving him?

Q. What attracted you to him?

A. He was the most honest human being I've ever met. I became myself around him. The affection with which he saw me elevated my esteem. Our friendship was the basis of our relationship, the trust, honesty, understanding that the other person gives you, irrespective of your lows and highs.

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Q. Why did you leave Sushant on June 8?
A. Sushant's depression kicked in again during the lockdown. He had been diagnosed with bipolar disorder. There were phases where he'd be up and down on a frequent basis, sometimes daily. I was scared and contacted Dr Kersi Chavda on June 3, informing him that Sushant is going into depression again and has paranoia too. Sushant and he spoke. Dr Chavda agreed that he needed medication.

> **"Where's the proof that I siphoned off money? Find those accounts. There have been zero transactions in the two companies I and my brother are associated with"**

Sushant had been slightly aloof with me since June 1. He kept saying I should go home. I too had anxiety attacks in May and June. He'd look at me and say—first get better yourself and then help me move. On June 8, I had [planned] a therapy session with Dr Susan Walker at his place. But Sushant asked me to go home and not do it at his place. He said his sister Meetu was coming over. All of June he had been speaking to his family about his plans to shift to Coorg and asking if somebody could come and help him shift. There was no response [from them]. I laid down only one condition, which was that Meetu would have to be there and only then would I leave. When a person is battling a mental health problem, it's important that the family is by his side. My relationship with his family was anyway strained right from the start. There were issues. They never liked me, which is more than apparent now.

Q. But your WhatsApp messages to Mahesh Bhatt insinuate that you had decided to leave Sushant.
A. I spoke to Mahesh Bhatt because he is a father figure to me. I called to tell him I don't have the strength anymore. 'He (Sushant) has removed me [from his house], what do I do?' I asked. He asked me to think about my father and be strong for him. This conversation between us was also misconstrued. Can't I even consult anyone if I am broken? Is that a crime too?

Q. What happened in Europe? When did you learn about Sushant's mental health issues?
A. When we landed in Paris, he didn't leave his room for three days. I found it strange because he had been excited to go out on the streets and show his fun side. In Switzerland, he was happy and his energy was good. But in Italy, we were staying at a Gothic hotel, Palazzo Magnani Feroni. Our room had a dome ceiling, which had some dark paintings. Sushant couldn't sleep that night. He said there's something here. We all get worried when someone suggests the place is haunted and they are seeing things. But he wouldn't agree to leave the hotel either. His condition deteriorated, so we had to cut short the trip and bring him back.

Q. It is being alleged that you and your family were living off Sushant.
A. I did have a problem with how much he was spending. He lived like a star, a king. Before we started dating, he spent Rs 70 lakh on a Thailand trip where he hired a private jet to take his friends along. I was not living off his money. We were living like a couple.

Q. You and your brother Showik are directors in two of his companies. There are allegations that these companies have benami accounts in the name of your brother. That you siphoned money from them.
A. Where's the proof? Find those accounts. Not a single penny has been transacted. The other company is an NGO, Front India for World Foundation, through which Sushant wanted to provide free education for children. Sushant is a 99 per cent stakeholder in it and Showik was listed as a

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namesake—a 1 per cent holder. There have been zero transactions in the two companies my brother and I are associated with.

Q. Sushant's father alleges you took Rs 15 crore from his son through transfers to multiple accounts.
A. Where is the Rs 15 crore I am accused of siphoning off? It's not in my account. I am cooperating with all the investigative agencies. Sushant's bank statements have been leaked and everyone knows there wasn't Rs 15 crore in his account. How does his father know he had that much money?

Q. Then why has Sushant's family made such strong allegations that you didn't give them access to him in November, that he would not reply to WhatsApp messages, and that you changed his staff and were controlling his life?
A. That's what they say, but it's not the truth. On June 8, he was with his sister Meetu, whom I wanted there in the first place. In February, he met his sister and brother-in-law at a Bandra café and had a good time. So where does this isolation come in? On January 20, he went by road to Chandigarh [to meet his sister]. He returned within a few days itself. Why didn't they stop him? He didn't want to stay with you. Maybe he didn't like you. I didn't know he was coming back so soon.

Q. IPS officer O.P. Singh (husband of Sushant's sister Neetu) claims that he had complained to the Mumbai Police in February that Sushant's life was under threat because he was staying with you.
A. He is a uniformed officer and knows protocol. If he was so worried about him, then why was he eating with Sushant at a café in February and not filing a written complaint? Somebody would have believed him. Instead, his words were, *'Aap Rhea ko pakad lijiye aur usko maariye.'*

Q. If you loved Sushant so much, why didn't you reach out to his family?
A. I tried. When they (his sisters) came to meet him, I touched the feet of the eldest sister (Neetu) and hugged Priyanka (despite their differences). Their brother's mental health was the most important thing. He was crying and had been calling them for two months. Why didn't they come earlier?

I wanted his family to get involved, help him mentally. But they would come and leave in a day.

> **"In January, he went to Chandigarh [to meet his sisters]. He returned within days. Why didn't they stop him? He didn't want to stay with you. Maybe he didn't like you..."**

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Q. What about his father?
A. In Sushant's own words, his relations with his father haven't been good since childhood. His father left his mother when Sushant was very young. Sushant was very close to his mother. His father's actions had hurt him; any child would feel aggrieved for his mother. Sushant had not met his father for five years when I came into his life in 2019.

Q. Did his depression drive you away from him?
A. Actually, it brought us closer. When you become someone's caretaker, you are like a nurse or mother...you forgive every mistake of theirs and start loving them unconditionally. You get to know them well, they too share their true feelings with you. When someone shares their fears with you, it really changes the relationship. Sushant did that with me and I did that with him. It is not like he was depressed 24 hours a day, just some days used to be bad.

Q. There are accusations that you controlled Sushant's life, changed his staff. Is it true?
A. This is a baseless allegation. When I first came to Sushant's house, Siddharth Pithani was already staying there. The house manager, Miranda, was hired by Priyanka. He, too was there before me. The cook Keshav, cleaner Neeraj, Dipesh, they were already there. I didn't know them. Sushant introduced them to me.

Q. They say you exploited Sushant, an up and coming star, for your own professional and your family's benefit.
A. You can ask Rumi Jaffrey about this. Sushant used to come to meet me on the set when I was shooting for *Chehre* in June and July 2019. He met Rumi there. They used to work with Nadira Babbar's theatre group and were acquainted with each other. He told Rumi that he wanted to do a play, *Laila Majnu*, with me. Annu Kapoor would direct the play and Rumi would write it. Sushant also wanted Rumi to write a film for him with me as his co-actor.

Q. Is this the film for which Sushant got a signing amount of Rs 15 crore?
A. Vashu Bhagnani had offered him Rs 15 crore for the film. Sushant was happy with that. It happened in February when his sister and brother-in-law came to meet him. He told them the good news and mentioned the Rs 15 crore in conversation. I guess this is the Rs 15 crore that is being bandied about.

Q. Are you saying Rs 15 crore was not credited to the bank account?
A. Absolutely. No paper was signed. It was a verbal agree-

"I regret that we have lost the most beautiful boy that I have ever seen. And I regret the joke that has been made of a human life, of a human death. At least, respect him"

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ment. The contract got postponed because of the lockdown. There was no money transaction.

Q. Do you have any connection with drug peddlers?

A. This was the only allegation left...I am being crucified. I say shoot my entire family. Or we will commit suicide. Then who will be responsible? I deny all these allegations. They are absolutely baseless.

Q. The housekeeper Miranda (in a WhatsApp message to Rhea) said the drugs stock was over. Who took the drugs? You or Sushant?

A. It is unfortunate that I have to say this after someone's death. Yes, Sushant used to smoke marijuana quite regularly. Even before meeting me. He had started the habit before the shooting of *Kedarnath*. In fact, this is the only area where I tried to control him. But he was a grown man and nobody could stop him. Sushant always did exactly what he wanted to.

Q. Did Sushant contact you between June 8 and 14?

A. I received my last message from Sushant on June 9, saying 'How are you, my bebu?' I was sad because he knew I was not well. He messaged me, but he did not call. So I blocked him on June 9 because I thought he did not want me anymore. I didn't want to come between him and his sister. My parents were unaware about this. He was in our family group. He was still in touch with my brother. He messaged him on June 10 asking how I was. He did not mention that he needed me. If he had said this, I would have gone back to him.

Q. You went to the mortuary where Sushant's body was kept. There you said: "I am sorry, babu." Is this correct?

A. What else are you supposed to say to someone who has lost his life? I am sorry you lost your life. And today I am sorry that your death has been made a joke of. I am sorry your last memories are not going to be of your good work, your intelligence or your charity. This is all misconstrued. What can I say?

Q. Do you still regret how things have turned out?

A. I regret that he is not here. I regret that we have lost the most beautiful boy that I have ever seen. And I regret the joke that has been made of a human life, of a human death. At least, respect him.

Q. It is being said that Sushant was a victim of nepotism. That people promote their own in Bollywood. Did he ever tell you that he was a victim of the industry?

A. Sushant was very upset about not being nominated for film awards, especially since he'd done successful and different movies like *Sonchiriya* and *Chhichhore* , one artistically amazing and the other a super-hit. Though his films were there, the technicians were there (nominated), Sushant's name was nowhere. And he was upset about it.

> **"This was the only allegation left (drug peddling)...I am being crucified. I say shoot my entire family. Or we will commit suicide. Then who will be responsible?"**

Q. Are you ready for the CBI's questions...they are not the Mumbai Police.

A. Yes. I will tell them what I have told the Mumbai Police and the ED. Because I am telling the truth. You are not scared when you tell the truth. In fact, had I not been telling the truth, I may not have been alive today considering the kind of pressure I have been under. My truth gives me strength.

Q. Have you thought about committing suicide?

A. Yes. Perhaps my entire family should commit suicide or someone can just shoot us. We feel stifled and humiliated. We are middle-class people. There is nothing for us without respect. Today, I am projected as a drug dealer; yesterday, I was a murderer . This is endless and baseless.

Q. But you are going to fight...

A. I am going to fight and I am going to win. And I want this to be a win not just for me but for all women who have been vilified, wronged and called names just because they loved someone and were living with them. ■

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DEAD LETTER DAY

The August 7 letter to Sonia Gandhi was to be an inflection point, the start of a Congress course correction. But as in the past, family loyalists closed ranks, vilified the 'letter writers'

BY KAUSHIK DEKA

On August 24, the Congress Working Committee (CWC) convened to deliberate on a letter written by a group of leaders to party president Sonia Gandhi. The party's highest decision-making body concluded with two predictable resolutions—it asked her to continue as president "until such time as circumstances will permit an AICC session to be convened" and authorised her to effect organisational changes as deemed appropriate.

The letter, dated August 7, was signed by at least 23 leaders, and had demanded, among several things, a full-time, active and available leadership and an institutional mechanism for collective leadership, in which "Gandhi family members would be an integral part". This meant two categorical assertions: the uncertainty over Sonia's continuation as Congress president must end and the Gandhi family, instead of wielding absolute authority, must exercise power in a collective arrangement. While many saw this as a demand for a non-Gandhi party president, others took it as a signal to Rahul Gandhi—de facto head of the Congress—to practise inclusive decision-making.

The CWC's decisions, therefore, were perceived by many as a summary rejection of the issues raised by the signatories of the letter including leader of the Opposition in the Rajya Sabha Ghulam Nabi Azad, CWC members Anand Sharma, Mukul Wasnik and Jitin Prasada, former Union ministers Manish Tewari, Shashi Tharoor, Kapil Sibal and Milind Deora, ex-chief ministers Bhupinder Singh Hooda and Prithviraj Chavan and current Bihar campaign chief Akhilesh Prasad Singh. While AICC general secretary (organisation) K.C.

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MOHD ZAKIR/ GETTY IMAGES

PROXY RULE?
Congress president Sonia Gandhi with son Rahul

THE LEAK OF THE LETTER'S CONTENTS TOOK THE FOCUS AWAY FROM THE ISSUES BEING RAISED. SOME EVEN HINTED AT A CONSPIRACY BEING HATCHED IN COLLUSION WITH THE BJP...

Venugopal said that the process to elect the next president would begin at the earliest possible date, there was no mention of any step towards collective leadership or organisational elections. The CWC resolution also ruled out the possibility of a non-Gandhi Congress president in the near future. "The CWC, reflecting the overwhelming view and desire of the rank and file of the Congress, unanimously resolved to strengthen the hands of Sonia Gandhi and Rahul Gandhi in every possible way," read the resolution. In the meeting, former prime minister Manmohan Singh categorically dismissed the idea of collective leadership: "No purpose would be served by their insistence on collective leadership. We have to rely on Sonia*ji* and Rahul*ji* to provide leadership." Former Lok Sabha MP Sushmita Dev says, "I'm tired of the committees in the party. For every decision, multiple rounds of consultation happen. Isn't this collective leadership?"

The letter writers, though, aren't ready yet to accept this as a "crushing defeat" (as portrayed by their detractors) and claim that the AICC session will be the first step towards initiating the "reforms" they have demanded. "The letter was not questioning the leadership of either Sonia Gandhi or Rahul Gandhi. It was about bringing institutional reforms to the party, about finding the glide path to 272 in the next general election," one prominent signatory told INDIA TODAY. Another added that they "were not expecting changes to happen overnight. There is a public acceptance that election to the post of president will happen once the pandemic gets over. An AICC session will be convened, which means some select CWC members cannot dump their wishes on the entire party. This is a good beginning".

Whether this leads to a good beginning or not, the group's attempt to bring in organisational reforms began on a sour note with the release of the letter's contents to a media house a

COMBATIVE COLLECTIVE

GHULAM NABI AZAD
Leader of the Opposition, Rajya Sabha, CWC member

ANAND SHARMA
Rajya Sabha member, CWC member

BHUPINDER SINGH HOODA
Former chief minister, Haryana

KAPIL SIBAL
Rajya Sabha member and former Union minister

SHASHI THAROOR
Lok Sabha member, former Union minister

MANISH TEWARI
Lok Sabha member, former Union minister

VEERAPPA MOILY
Former Karnataka CM and Union minister

JITIN PRASADA
Former Union minister

MILIND DEORA
Former Union minister

PRITHVIRAJ CHAVAN
Former Maharashtra CM and Union minister

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day before the CWC meeting. The leaders were well within their rights to raise concerns, but the leak took the focus away from the issues being raised. Instead, at the meeting, they had to face questions on the motive and timing of the letter. Some hinted at a conspiracy being hatched in collusion with the BJP. Even those who usually measure their words came down heavily on the "letter writers". "Sonia Gandhi*ji* must continue to be president bereft of extraneous considerations being raised by vested interests...the fact that they have raised it through the media is even more unfortunate," said Manmohan Singh.

Beyond the unpleasant exchanges, what this episode unravelled is the sharp divide that has emerged within the party over the past couple of years. At the centre of it is Rahul Gandhi. In fact, the letter bomb is being seen as a response to a new Congress executive team that had been planned more than two months ago, primarily with leaders who are "in sync with Rahul's vision of the Congress". Party insiders claim that Rahul is unwilling to return to the Congress helm until a team of his choice is installed and the party is rid of "self-serving" leaders.

Last year, when he resigned as Congress president owning responsibility for the drubbing in the Lok Sabha election, Rahul lamented how he often stood alone in his battle against Prime Minister Narendra Modi and the BJP-RSS machinery. At a CWC meeting on June 23, Rahul had the same plaint, accusing most leaders of skipping direct criticism of Modi. His sister and AICC general secretary Priyanka Gandhi-Vadra also waded in, while Rajya Sabha member Rajeev Satav, known for his proximity to Rahul, accused senior Congress leaders of lacking a fighting spirit. The rebuttal had then come from Anand Sharma—one of the signatories of the August 7 letter—who said many senior leaders were upfront against Modi and Union home minister Amit Shah and Parliament records would bear testimony to it.

Tensions between some of the 'letter writers' and Rahul loyalists again came to the fore on July 30 in a meeting of the Congress Rajya Sabha MPs with Sonia Gandhi. When ex-Union minister Kapil Sibal (another signatory) called for introspection and honest

THE DIAGNOSIS

The letter listed out a few issues afflicting the Congress

↘ The youth have decisively voted for Narendra Modi while the Congress is losing support among them. It's a matter of serious concern

↘ The party's steady fall has come when the country is facing its gravest political, social and economic challenges since Independence. Even over a year after the Lok Sabha election defeat, the party has not undertaken any honest introspection to find out reasons for its continued decline

↘ The uncertainty over the leadership and the drift in the party have demoralised workers

↘ The CWC is not 'effectively guiding' the party anymore in mobilising public opinion against the BJP government. The CWC meetings are 'episodic' and convened in reaction to political developments. The meetings of the Congress Parliamentary Party (CPP) have been reduced to the customary address of CPP chairperson Sonia Gandhi and obituary references

↘ Key appointments of state Congress presidents and office bearers are unduly delayed, and leaders who command respect and acceptability in the state are not appointed in time. State Congress presidents are not given the freedom to take organisational decisions

↘ The introduction of elections in the Youth Congress and NSUI has created conflict and division as this has resulted in the 'capture' of state units of these organisations by those with money and political patronage

THE SOLUTIONS

The letter offers multiple solutions to make Congress fighting fit

↘ Full-time leadership, active and available at all times

↘ An institutional mechanism for collective leadership in which Gandhi family members will be an integral part

↘ Election to the CWC following party's constitution; the CWC should be a deliberative body for setting the national agenda and for policy initiatives

↘ Revive the provision of Congress Parliamentary Board consisting of the party president and nine other members

↘ Organisational elections at the block, state and AICC level

↘ An independent election body to ensure that organisational polls are fair, free and democratic

↘ A national coalition of like-minded parties and bringing back those who have left the Congress

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discussion on the party's slide, Satav hit back saying the introspection should begin from the UPA-II period. The next day, members of the UPA cabinet, such as Tewari, Tharoor and Sharma, countered through social media—without taking Satav's name—that Congress workers ought to be proud of the accomplishments of the UPA and former prime minister Manmohan Singh. A week later came the five-page letter for Sonia Gandhi.

According to Congress sources, the 'letter writers' were growing increasingly uncomfortable with Rahul "running the party through a proxy, his mother Sonia Gandhi", and his confidants rising in the party power structure. For instance, Venugopal, a favourite, was not only made general secretary (organisation) but also sent to the Rajya Sabha from Rajasthan. Satav was made an Upper House member from Gujarat. Another long-time loyalist, Ajay Maken, was recently made general secretary incharge of Rajasthan and inducted into the CWC. Sushmita Dev is now head of the women's wing of the party. Gaurav Gogoi, a 37-year-old Lok Sabha MP from Assam, is in charge of West Bengal which has 42 Lok Sabha seats.

Earlier, on April 18, when Sonia Gandhi constituted an 11-member consultative group to "deliberate on matters of current concern", it included seven leaders who owed their place in the party to Rahul. This caused resentment among many. The omission of veterans such as Ghulam Nabi Azad and Anand Sharma indicated the future course of leadership. While the signatories this week heaped praise on Rahul in the letter, their disapproval of certain aspects of his leadership was evident from the criticism of the Youth Congress and NSUI election process he had introduced. The letter claimed it led to the capture of the state units of these outfits by those with money and political patronage.

The "rebels" were also—by their own choice—not part of the narrative Rahul has been trying to weave against PM Modi on multiple issues—from the Covid-19 pandemic to the Chinese aggression in Ladakh. Many of them were uncomfortable with Rahul's personal attacks on Modi as it seemed to backfire on the Congress. Several others (not part of the signatories) complain that there is no regular articulation in the Congress forum on the party's position on issues of national importance. In fact, some quarters say the idea of a collective leadership is also to counter Rahul's unilateral actions. The letter points out that the CWC meetings are currently episodic and demanded a revival of the parliamentary board, disbanded in 1993 by then Congress president and prime minister P.V. Narasimha Rao.

This gradual sidelining has not only made a section of leaders restless but also has party workers worried about the future. While Rahul remains adamant at not returning as Congress president, Sonia's reluctance to continue and her health issues have added to the uncertainty. Earlier, too, leaders such as Tharoor, Tewari and Deora had batted for an election to find a non-Gandhi president, but most did not warm up to the idea. Under these circumstances, there was a general feeling that the party, following two humiliating back-to-back defeats in the Lok Sabha elections and a string of defeats in the states, cannot continue with a business-as-usual attitude.

This is why the ontents of the August 7 letter found resonance and brought together a diverse group of leaders, cutting across age, geography, position and allegiance. "India needs a strong opposition to confront the BJP. Suggestions for party's renewal made in sincerity is not dissent. Wish all colleagues had read it," tweeted Anand Sharma. At the CWC meeting, there was no discussion on the concerns raised, and a large majority of party leaders—despite agreeing with the issues raised—dismissed the signatories as a group of desperados trying to save their flailing political careers. "There are three sets of leaders among the letter writers. The first set has various cases against them. The second is disgruntled because they did not get certain positions or are afraid of losing them. The third set has leaders who fancy themselves as prime ministerial candidates," a CWC member told INDIA TODAY.

Despite such disparaging, the signatories claim they got signatures of 303 Congress members across the country. Many others offered moral support though they were unwilling to come out in the open. Whether more support comes in or not, there is no denying that they raised critical structural issues in the party. "The tension may have defused for now, but if concrete action is not taken and there are no visible changes, the number of dissenters will increase. More importantly, the party could collapse," says a former Congress chief minister. Family loyalists give assurances that "action will be taken soon", but that is something everyone has heard before. ■

WHAT THE CWC DECIDED

There was little deliberation on the issues raised in the letter, instead the motive and timing of the letter were questioned. At the end of the meeting, the CWC...

- requested Sonia Gandhi to continue as president "until such time as circumstances will permit an AICC session to be convened"
- resolved to strengthen the hands of Sonia and Rahul Gandhi in every possible way
- authorised Sonia to carry out organisational changes that she deems appropriate

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COVER STORY

ECONOMY

THE ECONOMY IS SICK

The slowdown has become a most debilitating recession. It will take some urgent and daring interventions from the government to pull the economy out of this deep hole

By **M.G. ARUN AND SHWWETA PUNJ** *with* **ANILESH S. MAHAJAN**

Illustration by **NILANJAN DAS**

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M

Mahadev Kadam, 48, wears a stony look as he sits in his small textile shop in Panvel in Navi Mumbai, watching the pouring rain on an August morning as he prepares for yet another day of scanty footfall. He says there was no business from end-March to end-June because of the lockdowns ordered by the central government and local administrations, and though business seemed to pick up in the initial days after his shop reopened in end-June, that soon fizzled out.

Huddled in a chair, behind a rope tied across his shop's entrance to stop customers from going in—as instructed by local authorities—he says he can't remember a worse time in his three decades in business. "Forget replenishing stock," he says, "I haven't even sold out the old stock I bought in the new year. Even the Ganesh festival (which began on August 22) hasn't helped." He has bills to pay—Rs 8,000 monthly rental for his shop—and with the three-month moratorium he availed on a personal loan ending in August, he faces an uncertain future.

The Covid-19 pandemic, the protracted lockdowns and weak demand have devastated millions of businesses across India, both large and small, pushing several like Kadam's into bankruptcy. The service sector remains the worst hit, especially for firms in retail, hospitality and travel. Several MSMEs (micro, small and medium enterprises) are struggling to survive or are working at a fraction of capacity. Some have been forced to change their product portfolio altogether, switching from engineering products or chemical goods to making hand sanitisers, soaps, personal protection equipment and the highly in-demand masks—but earning much less than before. Even large businesses are operating their plants at low capacity, managing with fewer staff, and laying off the rest. The knock-on effects are visible as well. The Centre for Monitoring Indian Economy (CMIE) says that 18.9 million salaried workers have lost their jobs since the lockdown began, with about five million jobs lost in July alone. This, in turn, has hurt demand, and poor demand has crippled investment. Businesses are borrowing less from banks as they put investments on hold. The banking sector—burdened with Rs 7.27 lakh crore worth of bad loans, as per government estimates—is likely to see even more NPAs in the coming months as individuals and companies default on loans due to business failures.

THE BITTER TRUTH

Across the board, agencies are forecasting dismal GDP growth numbers. There seems to be a general consensus that the Indian economy shrank anywhere between 13 per cent and 23 per cent in the April-June quarter of the current fiscal. Worse, experts are forecasting negative growth for the entire fiscal year, with their projections of the expected contraction ranging from 3.2 per cent to 9.5 per cent. The International Monetary Fund, for instance, has predicted that the Indian economy will shrink by 4.5 per cent this fiscal year.

The bitter truth is that India is going through its first recession since 1979-80, when the economy shrank 5.8 per cent (at the time, it was heavily dependent on agriculture and had experienced two years of bad monsoon). The National Bureau of Economic Research, a US-based think-tank, defines a recession as 'a significant decline in economic activity across the economy, lasting more than a few months, normally visible in real GDP, real income, employment, industrial production, and wholesale-retail sales'. On August 6, Shaktikanta Das, governor of the Reserve Bank of India (RBI) said India's GDP growth for the first half of the year "is expected to remain in the contraction zone", with real GDP growth expected to be negative for fiscal 2021. "Two quarters of negative growth amounts to recession, and there certainly has been negative growth in the June and September quarters," says former finance secretary Subhash Chandra Garg. He estimates that India's economic output dropped 25 per cent in the quarter ending June. "It's a lot but not unprecedented," he says—the US economy lost about 30

-4.5

PER CENT

The IMF's estimate of how much the economy will shrink in FY 2020-21

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Graphics by TANMOY CHAKRABORTY

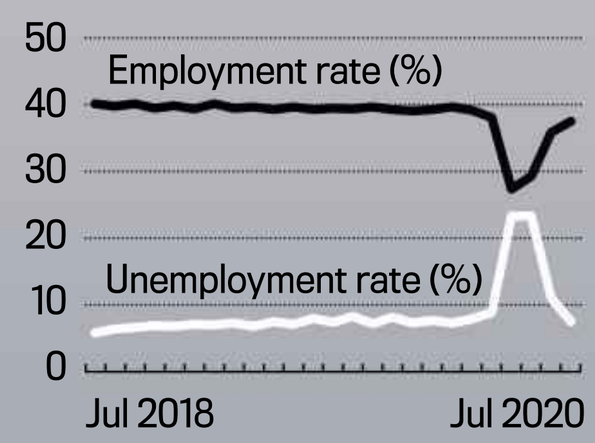
OFF THE EDGE

A NUMBER OF MAJOR ECONOMIC INDICATORS, FROM EMPLOYMENT AND GDP GROWTH TO DOMESTIC CONSUMPTION, TELL A DISMAL STORY

JOBS

TOUGH TERRAIN

Unemployment levels have reduced as the economy unlocks, but 18.9 million salaried jobs were lost in the lockdown

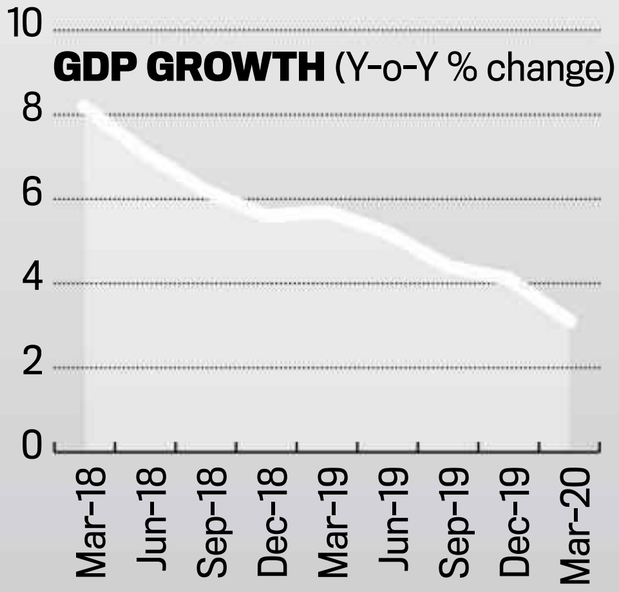


Source: CMIE

GDP

A STEADY FALL

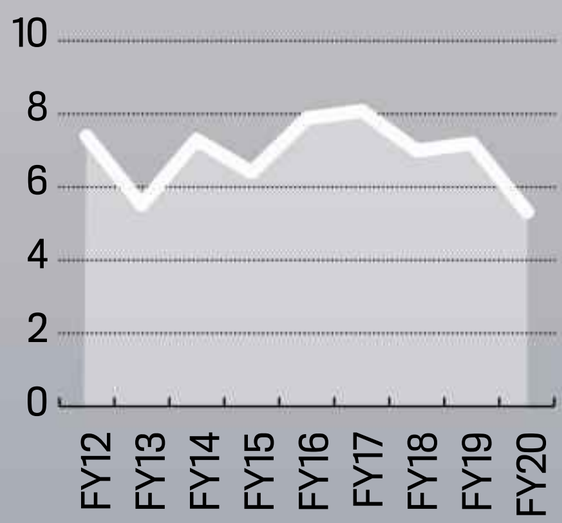
GDP had fallen for three consecutive quarters to December 2019, well before the lockdown. Covid only amplified the problem



CONSUMPTION

NO APPETITE

With incomes down and jobs uncertain, demand has been falling



(Note: Private final expenditure is expenditure on goods and services for individual needs)

"Investment has to go up [for economic revival]. If that does not happen, from 4.2 per cent growth, we'll go down this year to -7 or -8 per cent"

KAUSHIK BASU
Former chief economist, World Bank

per cent of its output, and the UK's, about 26 per cent, in the same period. In either case, in India, the four key engines of growth—domestic consumption, private investment, government expenditure and exports—are all faltering.

THE COST OF COVID

The business closures, job losses and salary cuts resulting from the Covid lockdowns have dealt a body blow to consumption—lower incomes naturally translate to less spending. In its annual report released on August 25, the RBI noted that 'the upticks [in consumption] that became

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visible in May and June after the lockdown was eased appear to have lost strength in July and August, mainly due to the reimposition or stricter imposition of lockdowns'. It highlighted that the shock to consumption was severe, suggesting that 'the contraction in economic activity would likely be prolonged into the second quarter', also noting that consumer confidence fell to an all-time low in July, with a majority of respondents to a recent survey reporting pessimism over the general economic situation, employment, inflation and income. This is visible in consumption data—there has been an all-round dip in demand for goods and services. For instance, the real estate sector is saddled with huge inventories, with 455,351 unsold units in eight major cities at the end of March this year, worth an estimated Rs 3.7 lakh crore. Similarly, passenger vehicle sales and the supply of consumer durables in urban areas in the first quarter of fiscal 2020-21 have dropped to a fifth and a third, respectively, of their levels a year ago.

With consumption plunging, private investment has fallen too—without a market for their products, companies have little incentive to spend on new projects. According to CMIE, year-on-year growth in new investment projects was a meagre 1.85 per cent in 2019-20. Just five years ago, that figure was 103 per cent. The slowdown has also resulted in firms tightening their purse strings and cutting back on borrowing. Fund raising by India Inc. fell 78 per cent in the first quarter of calendar year 2020, with firms choosing to manage expenses with existing cash flows rather than by raising funds. Several private equity funds are sitting on considerable stocks of 'dry powder' (funds already raised), unable to find investment avenues. On the other side of the equation, banks—especially in the public sector—remain wary of lending, having suffered significant losses in the recent past. According to a Crisil estimate, bank credit growth will nosedive to a multi-decade low of 0.1 per cent this fiscal year.

The behaviour of the stock markets, however, is a study in contrast. In the April-June quarter, markets rose nearly 20 per cent—the highest quarterly growth in almost 11 years—recovering losses from the initial days of the pandemic. On August 26, the BSE Sensex gained 230 points to close at 39,073.92. India has outperformed other emerging markets in terms of inflows from foreign portfolio investors—inflows in August 2020 so far stand at $6 billion. Experts say that after being perturbed by the initial lockdown shock, the stock market is returning to India's long-term growth story, and has the potential to cross the 42,000 level it had touched in the days before the lockdown.

Many had expected the decline in private investment to be offset by government expenditure, especially on the infrastructure front, hoping that this would provide jobs and create more demand for commodities such as cement and steel. In December last year, finance minister Nirmala Sitharaman had announced Rs 102 lakh crore of infrastructure projects, to be implemented over the next five years. These projects spanned the power, railways, urban irrigation, mobility, education and health sectors. In April this year, the government had also targeted the construction of Rs 15 lakh crore worth of roads over the next two years. Despite these announcements, little has materialised. For instance, government data shows that spending on road construction dropped from Rs 1.37 lakh crore in 2018-19 to Rs 85,275 crore in 2019-20 (till November 2019), with road building slowing from 10,855 kilometres a year in 2018-19 to 6,940 kilometres in 2019-20 (up to December 2019). State governments, which were expected to spend at least 40 per cent of the Rs 111 lakh crore National Infrastructure Pipeline till 2025, also drastically reduced capital spending in 2019-20. "States have a two-thirds share in public investment, but they are not in a position to spend much in any area other than healthcare at present," says Madan Sabnavis, chief economist with Care Ratings.

Even exports appear depressed, contracting for the fifth straight month in July, declining by 10.21 per cent

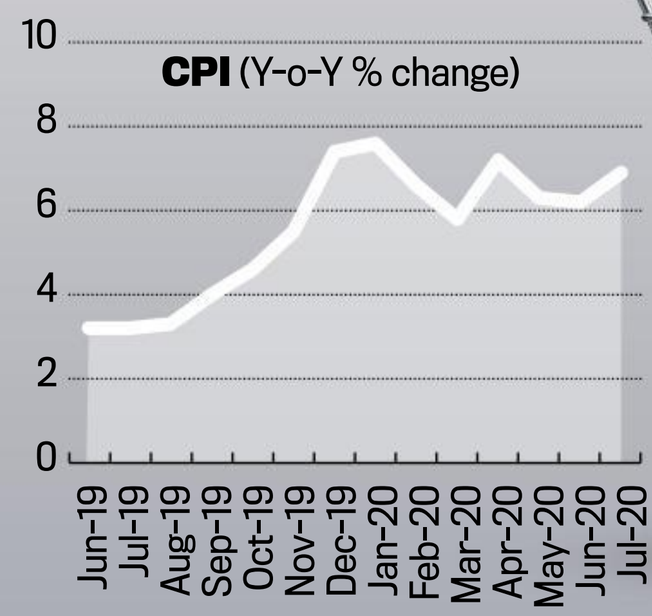
SLOW GOING

PRODUCTION NUMBERS, INCLUDING MANUFACTURING OUTPUT AND OVERALL INDUSTRIAL PRODUCTION, ARE WELL BELOW NORMAL, WITH INFLATION RISING

INFLATION

HEAT'S ON

Inflation has been rising as food and fuel prices soar



(CPI: Consumer Price Index)

Source: CMIE

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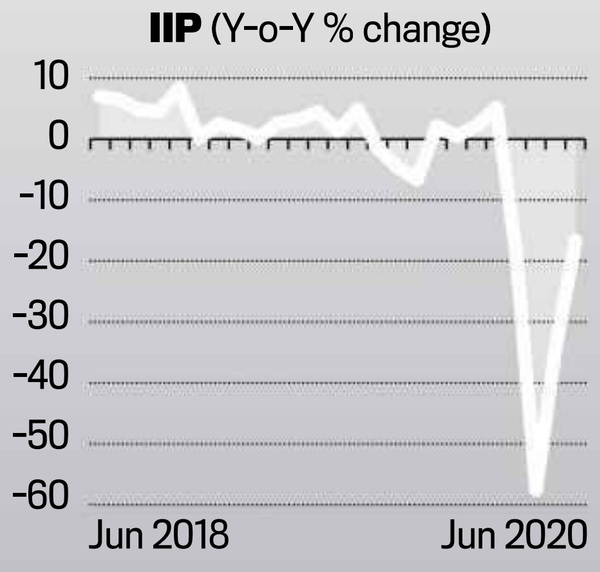
IIP

SINKING INDEX

Industrial production has suffered from the lockdown and poor demand



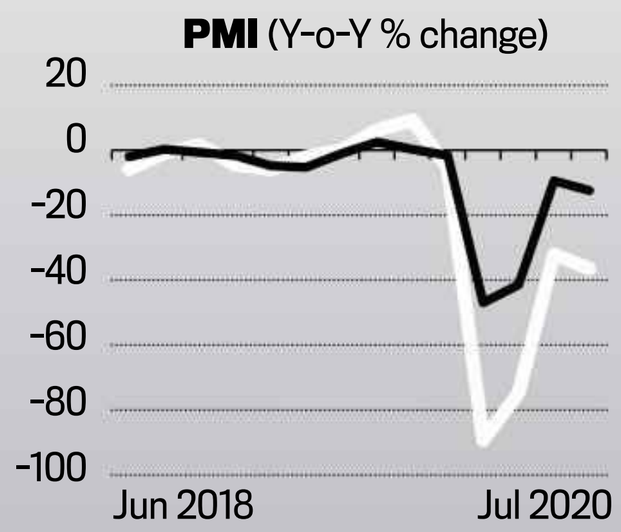
(IIP: Index of Industrial Production)

Note: In a press release, NSO has stated that it would not be appropriate to compare the IIP of April and May 2020 with indices of earlier months. The growth rates in the tabulation are calculated by CMIE from the index numbers.

PMI

DEEP CHASM

The decline in the services sector has been more drastic than in manufacturing



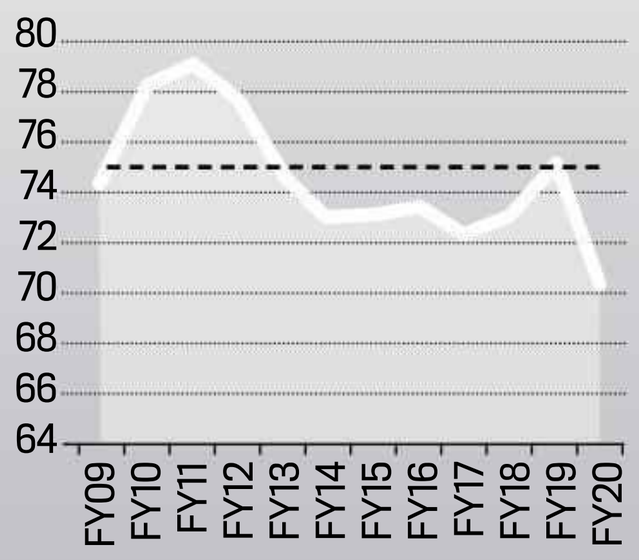
(PMI: Purchasing Managers' Index)

Source: IHS Markit

MANUFACTURING

LOW OUTPUT

Manufacturing capacity utilisation has fallen to around 70 per cent, well below the 10-year average



Source: RBI

"Atmanirbhar Bharat focused on MSMEs, [which] are big job creators. Giving them credit minimised the [economic] impact [of Covid] significantly"

K. SUBRAMANIAN
Chief Economic Advisor, Department of Economic Affairs, Ministry of Finance

year-on-year due to a drop in shipments of petroleum, gems and jewellery, leather and leather products and electronic goods, among others. According to data from the ministry of industry and commerce, merchandise exports stood at Rs 1.77 lakh crore in July 2020, as compared to Rs 1.81 lakh crore in July 2019, a negative growth of 2.14 per cent. For the April-July period, India's overall exports are estimated to have been about $141.82 billion, falling 21.99 per cent over the same period last year. With Covid-19 forcing countries to raise transport barriers to prevent a spread of the virus, the impact on global trade was inevitable. However, Ajay Sahai, director general of the Federation of Indian Export Organisations, says exports are recovering—the lower numbers reflect the fact that the items of export have been mostly lower-priced raw materials. "This fiscal, we started with a 65 per cent decline in apparel exports, which recovered to 12 per cent in June," he says. For pharma and technical textiles, the market is very good and India is capturing greater share. "China has taken a huge dent as far as edible products are concerned, to India's advantage," he adds. The problem with exports of apparel, footwear, gems and jewellery and handicrafts, he explains, is that orders are coming in for the short term. "Normally, by this time, we would be getting orders for February-March next year, but we are only getting orders for the pre-Christmas period. Buyers are not taking long-term calls since they are unsure of the market."

In the midst of all this, India also had to contend with incursions by China across the Line of Actual Control, leading to several weeks of tension between the two countries and the deaths of army personnel on

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both sides. The tensions also led to a public outcry to boycott Chinese goods, culminating in India banning 59 popular Chinese apps and putting restrictions on the flow of capital from that country. Also, the government's Atmanirbhar Bharat campaign focuses on building domestic capabilities in a host of sectors, which is obliquely intended to keep out Chinese companies and products.

With the key pillars of the economy now tottering, the economic outlook for the remaining quarters of this fiscal year remains cloudy. The jobs market will continue to feel the squeeze as companies tighten their belts to tide over the crisis. The informal sector and MSMEs will be among the worst hit. Meanwhile, high inflation, driven by spiking food and fuel prices, is hurting middle class budgets and keeping policy makers on tenterhooks.

WHAT COMES NEXT

The damage caused by the pandemic to the four engines of economic growth as a result of business closures, job losses and salary cuts is likely to lead to more bad news on those very fronts.

Consider job losses. Some businesses have been hit especially hard by the global and domestic lockdowns, notably firms in the service sector working in travel, aviation and hospitality. IndiGo, India's largest air carrier by market share, has already laid off 10 per cent of its staff, or about 2,300 people. This trend is likely to continue as long as the pandemic and the resultant lockdowns remain a factor. A report by Crisil says India's air passenger traffic is likely to contract massively this fiscal year—domestic travel by 40-45 per cent, and international travel by 60-65 per cent. Similarly, the hospitality sector is estimated to have lost about Rs 1.25 lakh crore in revenue in 2019-20, according to Care Ratings. These numbers foretell more job losses, worsening the impact on economic growth. Manufacturing is another sector caught in this vicious cycle. MSMEs, which employ about 120 million Indians and account for about 45 per cent of India's exports, are especially vulnerable. The automotive sector is in a similarly precarious position. Employing about 44 million and contributing about 9.4 per cent to India's GDP, this sector saw total domestic sales halve in June this year, putting salaried and contract jobs at risk.

"What is happening in salaried jobs is very worrying," says Naushad Forbes, co-chairman of Forbes Marshall and former president of the Confederation of Indian Industry. He says firms across industries need government support to ride out the storm, perhaps in the form of loan guarantees like those extended to the MSME sector. It is enormously important to prevent job losses, because those will trigger further contraction in spending, further damaging domestic demand and causing business closures, leading to more job losses and triggering yet another turn of the vicious spiral.

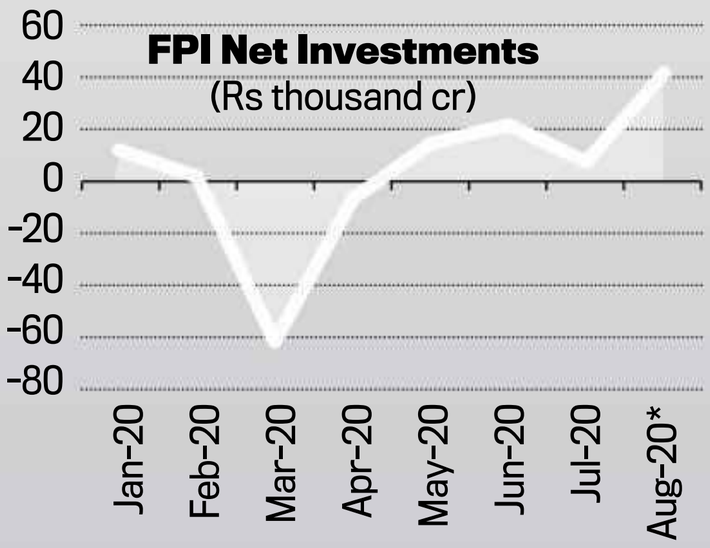
A FEW NOTES OF HOPE

FOREIGN INVESTMENT AND THE RURAL ECONOMY ARE BRIGHT SPOTS ON THE DARK HORIZON

FPI

BIG BET

The return of foreign investors to the stock market after an initial exodus indicates the economy's long-term prospects

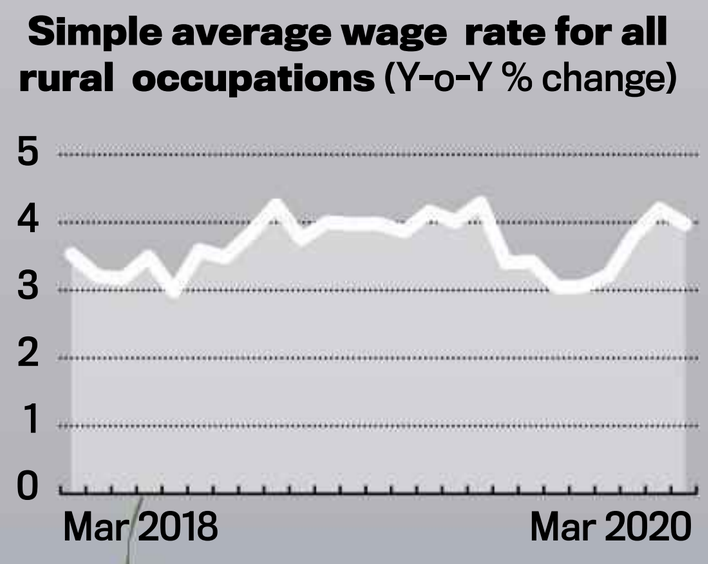


Note: In equities; *upto August 25, 2020;
FPI: Foreign portfolio investment, a measure of investment in the stock market from overseas
Source: NSDL

RURAL WAGES

SILVER LINING

Rural wages have held steady after a good rabi harvest



Source: CMIE

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The stimulus announced by the government in May has clearly not had the desired effect. The announcement of the Rs 20 lakh crore package—broadly focused on easing the availability and terms of credit for MSMEs and income support for farmers and those at the bottom of the economic pyramid—gave some hope, but now appears to have been grossly inadequate in addressing the pain. Though there were a host of interventions to improve business prospects for small firms—such as pushing public sector undertakings (PSUs) to quickly pay their outstanding dues to such firms, asking banks to put a moratorium on loan repayments for six months and restructuring regulations relating to MSMEs to incentivise growth—months later, most small businesses are still battling for survival. R.K. Bharadwaj, national vice president of Laghu Udyog Bharati, says the primary problem is that consumption has crashed. "There is an uncertainty in demand," he says. "That is hurting us the most." Though other business problems have eased—such as the loss of labour because migrant workers were unable to travel to and from their home states to their places of employment due to the lockdown—this loss of demand means that businesses simply cannot earn as they used to. Loan moratoriums, the receipt of outstanding dues from PSUs and easily available credit cannot compensate for such a fundamental problem.

SCRAPING ALONG
Most MSMEs, like this one in Delhi's Mayapuri, are operating with reduced staff levels

RAJWANT RAWAT

For example, Vinod Thapar, chairman of Knitwear Club in Ludhiana, says the continuing closure of retail shops has hit demand and forced factories to run at 30-35 per cent capacity. (Ludhiana is a hub for high-value garments manufacturing.) Meanwhile, MSMEs supplying to PSUs say that while these enterprises have largely started releasing pending payments, new orders are absent. Even positive developments in some sectors come with caveats. For instance, exporters say demand for textiles, automobile components, sports goods and hand tools has picked up, but is still much lower than pre-Covid levels.

The only silver lining seems to be the rural economy. "The rural economy, which supports 60-70 per cent of India's population and accounts for 46 per cent of the GDP, is surging," says Jayant Sinha, chairman of the standing committee on finance and a BJP MP in the Lok Sabha. "Almost 100 million farmers have received Rs 40,000 crore as income support through the PM Kisan Samman Nidhi." There are some reasons for hope here—tractor sales picked up by 38.5 per cent in July, spurred by the robust pace of kharif sowing, while the contraction in motorcycle sales eased in the same month, from 35.2 per cent in June to 4.9 per cent in July. There has also been an uptick in the consumer non-durables market. However, there are major caveats here as well. Experts point out that rural demand contributes only 15 per cent to India's GDP—the sector is simply not

NEGATIVE OUTLOOK

All estimates show a de-growth for the current fiscal

GDP growth estimates for FY21

The Government's Economic Survey 2019-20 had estimated India to grow 6 to 6.5 per cent in FY21

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large enough to revive the overall economy by itself. Also, as the RBI notes, 'A fuller recovery in rural demand is being held back by muted wage growth, which is still hostage to the migrant crisis and associated employment losses.'

Inflation is another problem. As measured by the consumer price index (CPI, a weighted average of prices of a basket of consumer goods and services), inflation came in at 6.9 per cent in July, breaching the upper band of the RBI's inflation target for the fourth consecutive month. This will have consequences for consumption—with job losses and salary cuts, consumers have already seen their budgets shrink. A hike in prices will only damage demand further. What is unique about this situation is that inflation is not being driven by too much money chasing too few goods; instead, both demand and supply have crashed, leading to higher prices of goods. One immediate consequence being widely discussed is a halt in the RBI's rate-cutting spree—on August 6, the central bank's Monetary Policy Committee left the repo rate (the rate at which commercial banks borrow from the RBI) unchanged at 4 per cent, and the reverse repo rate at 3.35 per cent. While this may ease the inflationary pressure somewhat, it also means that loans will not get any cheaper, moderating the potential increase in borrowing and investment.

THE ANTIDOTE

The pandemic and its consequences—for income, jobs, demand and investment—sit at the very heart of the economy's present ills, and recovery depends critically on how soon a vaccine can be developed, brought to market and made universally available.

In the short term, many solutions have been proposed. A major clamour has been for a second stimulus package. For instance, the MSME sector has been lobbying hard for a Government bailout package to pay staff salaries. However, the government appears to be taking a wait-and-watch approach to assess the extent of damage to the economy before taking another major financial step.

Many experts that INDIA TODAY spoke to say the government should loosen its purse strings. They argue that the central fiscal deficit target should be raised from its current three per cent of GDP to four per cent, and that state governments' debt-to-GDP target should be raised from the current 20 per cent to 30 per cent. This, they argue, would increase the government's ability to spend, directly boosting one of the economy's four major engines (see *Can India Recover?*). They argue that these funds should be spent on providing income support to poor households and financial support to vulnerable businesses. Another aspect is addressing the working capital crunch—if larger companies have access to low-cost lending, they would be better poised to make payments to their smaller suppliers.

Others pitch for demand-side interventions—direct cash transfers and tax cuts to leave more money with consumers so that domestic consumption increases. They recommend that the government allocate more funds for income transfers, to schemes like MNREGA, speed up the transfer of revenues owed by the Centre to state governments and increase government spending on public infrastructure. Other proposals include the extension of the free

"India needs to go beyond protectionism—it should develop trade deals with Southeast Asia, the European Union and the United States"

NAUSHAD FORBES
Co-chairman, Forbes Marshall

RECOVERY FORMULA

- The Centre must loosen its purse strings, raise the fiscal deficit target from the current three per cent of GDP to four per cent
- Raise state governments' debt-to-GDP targets from the current 20 per cent to 30 per cent to increase their ability to spend
- Provide income support to poor households and financial support to vulnerable businesses
- Address the working capital crunch. If larger companies have access to low-cost lending, they will be better placed to make payments to smaller suppliers
- Make demand-side interventions—direct cash transfers and tax cuts—to leave more money with consumers so that domestic consumption increases
- Allocate more funding to income transfers, to schemes like MNREGA, and speed up the transfer of revenues owed by the Centre to state governments
- Improve spending on public infrastructure.

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Create specialised NBFCs, classified as infrastructure finance companies, to offer longer term loans to the sector

↘ Make medium- and long-term structural interventions, such as privatising power distribution companies, encouraging FDI in railways by clearing land-acquisition bottlenecks and easing procurement rules

↘ Reform the financial sector to reduce high interest rates–Indian manufacturers currently pay 12-14 per cent interest on borrowings, the highest among emerging market economies

↘ Focus on MSMEs and salaried employees. Introduce an urban variant of MNREGA, under which workers in small firms in the unorganised sector get Rs 200 a day from the government

↘ Assist those who have lost jobs, and those in danger of losing jobs. Canada, for instance, is offering to subsidise the wage bill of companies that have lost more than 30 per cent of their revenues

↘ Incentivise foreign investment in large industrial segments by simplifying the complex laws

↘ Build more financing options by creating alternatives to bank finance, including the corporate bond market

foodgrain distribution scheme. They also recommend medium- and long-term structural interventions like privatising power distribution companies, encouraging FDI in railways by clearing land acquisition bottlenecks, easing procurement rules, and so on.

Naushad Forbes is one such proponent, arguing that structural reforms are the need of the hour. These include reforms to the financial sector to reduce high interest rates—Indian manufacturers currently pay 12-14 per cent interest on borrowings, the highest among emerging market economies, with even blue-chip businesses paying interest at 7-10 per cent. The high cost of capital makes it impossible for Indian exporters to compete with firms in countries where the cost of capital is less than half that figure.

Others suggest a continued focus on MSMEs and salaried employees. One proposal is to introduce an urban variant of MNREGA, under which workers in small firms in the unorganised sector get Rs 200 a day from the government. The thinking goes that this would have three benefits—jobs would be saved, employers would see reduced wage bills, and the registrations for such a scheme would improve administrative databases on the unorganised sector, improving the formalisation of the economy. "We need to spend an additional Rs 3-5 lakh crore to provide employment support to MSMEs and transfer more money to states. We also need to spend aggressively on infrastructure," says a policymaker, requesting not to be named.

The government's focus so far has been on rescuing those in most danger—MSMEs and those at the bottom of the economic pyramid. However, there are others that also need urgent assistance. For example, when it comes to job losses, there are two distinct groups that need help—those who have already lost their jobs, and those in danger of losing their jobs. Other countries have followed unique models to address these issues—Canada, for instance, is offering to subsidise the wage bill of companies that have lost more than 30 per cent of their revenue. In India, this would pose significant risks, for two reasons—the absence of credible data, and the ever-present threat of fraud.

In the medium to long term, an area that needs to be addressed is foreign investment. So far, global investors have proved hesitant to invest in India, partly because of the complexity of laws. Though the country has made progress in attracting investment in electronics like smartphones, these sectors are too small to really move the GDP needle. A similar push is needed for larger industries.

Many also argue that the RBI and the finance ministry should look at ways to pump in money to create demand-side inflation. This includes direct interventions like printing more currency to create more cash in hand. Some economists argue that demand-side inflation is not a bad thing for a depressed or recessionary economy. Others say that high inflation benefits only the earner from that inflation. "When food prices are higher, sellers will benefit. It can be an incentive for manufacturing," says Sabnavis. In its annual report, the RBI highlights the clear need for more financing options, saying that alternatives to bank finance, such as a corporate bonds market, must be found. It also highlights the need for specialised NBFCs classified as infrastructure finance companies to make longer term loans available for infrastructure development.

Some argue that since the current recession is not caused by business cycles, reforms should wait until the economy has fully reopened and the full extent of damage is in view. "If we implement policies that are more suited to business cycle recessions now, we might later find that we were barking up the wrong tree," cautions an economist with a global bank.

The Indian economy is going through one of its toughest phases ever. It was already in the midst of a slowdown when Covid-19 pushed it over the edge. The extreme crisis demands daring solutions. The government must appreciate the pain various segments of the population are going through. It will need to generate reliable data, carry out targeted policy interventions and simplify procedures to rebuild a post-Covid economy. The extreme disruption caused by the pandemic is also an opportunity for the government to reset the Indian economy, but to turn adversity into opportunity, its policymakers must act urgently and decisively. ■

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CAN INDIA RECOVER?

With Covid serving a harsh blow to India's already beleaguered economy, the country is staring a recession squarely in the face. The Board of India Today Economists (BITE) weighs in on how long this will likely last and what they would prescribe to cure the ailing economy

D.K. SRIVASTAVA
Chief Policy Advisor, Ernst & Young

Q. Is the Indian economy going through a recession? By when do you estimate this might end?

● MAITREESH GHATAK

Yes, by all indications, it is. According to the International Monetary Fund's World Economic Outlook report, India's economy is expected to contract by 4.5 per cent during the fiscal year 2020-21, while the National Council of Applied Economic Research (NCAER) predicts a contraction of 12.5 per cent unless there is a huge stimulus. The Central Statistics Office (CSO) figures for the growth rate for the first quarter of 2020-21 are due soon and are expected to be negative. By all accounts, the contraction of GDP in the first quarter of 2020-21 has been significant. This is confirmed by other economic indicators, including satellite images of electricity consumption, according to a World Bank study. It is hard to see how the second quarter's growth rate can be positive, and two successive quarters of contraction is considered a recession. It is hard to tell when this might end. Unless the pandemic is brought under control globally and in India, it is hard to see how the economy can recover.

● D.K. SRIVASTAVA

India's growth is expected to contract in the first and second quarters of 2020-21. For the year as a whole, many multilateral institutions and rating agencies are predicting a contraction ranging from 3.2 per cent to 9.5 per cent, according to the World Bank and ICRA, respectively. This, in fact, may imply that all the four quarters in this fiscal year may show a contraction. However, I expect that the Indian economy would show a positive growth, at least by the fourth quarter of 2020-21.

● PRONAB SEN

The Indian economy is certainly going through a recession. The first quarter of FY21 will certainly show a contraction upwards of 20 per cent, and the second quarter, too, will register a contraction of 5 to 10 per cent. The recession will last at least one more quarter, as I expect the third quarter to also register negative growth. In the fourth quarter, we may see a small positive growth because of the base effect, but even this may change if the pandemic drags on for longer.

> **"Though the economy has rebounded from the lows of April, it is still well below business as usual...outlook remains bleak till a vaccine is found**
>
> **– D.K. JOSHI**

● D.K. JOSHI

Recessions are a rarity in a developing country like India. Since Independence, we have seen just five, when the GDP for an entire fiscal contracted. If we define recession as de-growth in GDP in a given fiscal, we are certain to see one now—CRISIL expects GDP to contract 5 per cent this fiscal over the last fiscal.

The task of forecasting is made difficult by the fact that economic data has become unreliable since response rates to data collection have been erratic after the lockdown. But we can connect the dots with what we have. Though the economy has significantly opened up since the very stringent lockdown in April, Google Mobility indicators point towards a plateauing below pre-Covid-19 levels since June-July. Just as we thought economic activity was starting to look up, reintroduction of containment measures, particularly in Tier II and III cities, continuing restrictions on some services (airlines, sports, recreation, hospitality), and the risk-averse behaviour of consumers have converged.

The Purchasing Managers' Index (PMI) for manufacturing and services is staying below 50, the threshold below which contraction is indicated. Air quality and traffic congestion data indicate sub-normal economic activity. Petroleum product consumption, GST collections and vehicle registrations also mirror the trend. So, though the economy has rebounded from the lows of April, it is still well below business as usual. Moreover, the downside risks to our outlook remain elevated until a Covid-19 vaccine is found and mass-produced.

All we can say for now is: If the pandemic were to peak out in the latter part of this quarter (July-September), GDP growth could move into mildly positive territory by the fourth quarter.

● SOUMYA KANTI GHOSH

Yes, the economy has entered a recession and this phase may last for some time. We can only hope for some continued recovery in the fourth quarter. The exact time is still difficult to model. Pandemics have long history, ranging from a few years to 100 years with multiple waves.

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Q. Does the slowdown in India have any unique features vis-à-vis the global downtrend?

● MAITREESH GHATAK
India has a large informal sector, and it is a matter of guesswork as to how badly it has been hit. In general, there is a positive correlation between the extent of the public health crisis and the economic downturn with Brazil, Mexico, and South Africa—some of the countries hit worse than India—but the signs are not positive for India given the worsening public health scenario. Moreover, India was already on a path of economic slowdown when the crisis hit, which makes the prospects for recovery even more daunting.

● D.K. SRIVASTAVA
India's economic slowdown was visible prior to the onslaught of the pandemic. In fact, India's growth experience has been characterised by structural as well as cyclical problems. This was due to a persistent decline in the savings and investment rates, a fall in the real and nominal GDP growth rates in recent years and a sharp fall in the growth of central tax revenues. These are pre-Covid characteristics. The impact of the pandemic has forced policy-makers to increase borrowing-based stimulus well above the Fiscal Responsibility and Budget Management (FRBM) Act norms. The combined debt-to-GDP ratio by the end of 2020-21 may exceed the FRBM threshold of 60 per cent by nearly 20 percentage points. India's policy challenges are likely to continue well beyond the time Covid-19 is brought under control.

● PRONAB SEN
The nature of the Covid-19-induced recession is more or less the same all over the world since the reason is exactly the same—nationwide lockdowns in which all production except of essential goods and services is closed. India is slightly different in that it is at once a very large country and a federal state. As a result of these two characteristics, the pandemic has affected different parts of the country at different times, which has prompted state governments to impose localised lockdowns. This has two effects: first, the duration of lockdown effects is longer in India; and second, although production has resumed in most places, supply chains are still fragmented leading to relatively slower recovery. But India is not unique. The US is facing the same issues with the same consequences.

> **India's growth experience has been characterised by structural as well as cyclical problems**
> –D.K. SRIVASTAVA

● D.K. JOSHI
This time, India is likely to be hit much harder compared to many other Asian economies and the global economy. Even during the global financial crisis in fiscal 2009, India's GDP grew 3.1 per cent on-year even as the world economy contracted. Importantly, India grew around 300 basis points faster than the global economy. Now we are expecting a contraction of 5 per cent this fiscal, well below the 3.9 per cent global contraction projected by S&P Global for 2020.

While S&P Global expects, on average, a permanent loss of 3 per cent to GDP in Asia-Pacific economies (excluding China and India) over the medium run, for India, we estimate that number at 10 per cent. That's because India faced the present crisis on a weak wicket and had low buffers. The pandemic magnified the headwinds and added misery and fears around personal safety.

Also, India's rural economy, which accounts for half the GDP, is better placed than its urban economy.

● SOUMYA KANTI GHOSH
The markers are similar to the rest of the world as the mode of containment is the same. But we must remember that we were in a slowdown mode even before Covid, when the world economy was moving up. The only difference is that we have a young population, so we have a higher probability of recovering faster.

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Q. In your view, has the Rs 20 lakh crore package mitigated the crisis?

● MAITREESH GHATAK

As is well known by now, the quoted number of Rs 20 lakh crore, or 10 per cent of the GDP in 2019-20, clearly overstates the effective size of the economic package. The immediate (excluding measures that would lead to future increases in liabilities, like through loan guarantees), additional (not budgeted before the crisis hit), fiscal (excluding monetary policy measures) resources put on the table by the central government are far less than the stated stimulus amount and are to the tune of 1-2 per cent of GDP. Now, some package is better than no package, and without this package the impact of the crisis would have been worse. But could we have done more in terms of the amount of resources put on the table as well as a different portfolio of policies, one that paid greater attention to the demand side, like direct income support to compensate for the loss of incomes, jobs and livelihoods? The answer is yes.

● D.K. SRIVASTAVA

This package consisted of both monetary and fiscal measures. Its impact has, so far, been limited since a good part of the economy has been constrained by a variety of bottlenecks due to continued lockdowns. The additional spending, over and above the budgeted amounts, from the fiscal stimulus has been limited in magnitude measured as percentage of GDP. Compared to many other countries, India's fiscal stimulus has been rather low.

● PRONAB SEN

The Rs 20 lakh crore package is appropriate for the survival and revival phases, but has serious weaknesses due to the high degree of stress and risk-aversion in the financial sector, which is where most of these funds are supposed to come from. Furthermore, it is completely inadequate and, indeed, inappropriate for the recovery phase, where the real need is for a proper fiscal stimulus to demand.

> **The package is appropriate for the survival and revival phase, but completely inadequate for the recovery phase**
>
> –PRONAB SEN

● D.K. JOSHI

To be sure, no amount of stimulus can offset what's wrought by the pandemic. It can only help reduce the pain. The Rs 20 lakh crore economic package (a mix of monetary and fiscal measures) has helped somewhat. The central bank measures have helped ease financial conditions and fiscal support has been directed towards vulnerable sections. As pointed out earlier, more needs to be done, the extent of which will be dictated by the willingness and ability of the government to stretch itself fiscally.

● SOUMYA KANTI GHOSH

Of the Rs 20 lakh crore, 40 per cent is liquidity injection through RBI. The rest is guarantees and reforms in agriculture that allow banks to lend to stressed entities in the MSME sectors. While this is absolutely fine, we need to ensure that supply constraints do not turn into a full-fledged demand problem and, in this respect, it is essential to unleash a direct fiscal support in unison.

Q. Given the grim economic forecasts all round, do you think the government needs a radical rethink on ways to stimulate the economy? What's your prescription?

● MAITREESH GHATAK

Yes, India's response has focused largely on the supply side (e.g., loan guarantees), but with a crisis like this, which has hit income, employment and demand across the board, policies to prop up the supply side are not sufficient. Demand-creating measures, such as direct income transfers and tax cuts are needed to regenerate the economy. India's steps in this regard have been quite meagre, compared to other emerging and developing countries. I would say three immediate steps should be taken:

1. Allocating more resources to direct income transfer and to MGNREGA;
2. Speeding up transfer of revenues that are due to the states; and
3. Pumping up spending on infrastructure with a focus on public health.

● D.K. SRIVASTAVA

The government should take this

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opportunity to recast its fiscal and monetary policy frameworks so as to make them far more growth-oriented. In fact, real and nominal GDP growth rates have come down because of excessive control of consumer price index (CPI) inflation under the existing monetary policy framework in recent years and erosion of tax revenue growth, which has squeezed the available fiscal space. Specific policy prescriptions for the next few years are listed below:

1. Centre's fiscal deficit target should be uplifted to 4 per cent as compared to the present level of 3 per cent of GDP, and the FRBMA should be revised accordingly. States' debt-GDP targets should be increased to 30 per cent as against the current target of 20 per cent.

2. Monetary authorities should target a CPI inflation of 5 per cent on average rather than 4 per cent, while continuing with the tolerance range of +/- 2 percentage points. A fiscal and monetary policy council may be set up to coordinate between the fiscal and monetary authorities.

3. For 2020-21 and 2021-22, focus should be on government capital expenditure according to the schedule of the National Infrastructure Pipeline, so as to generate highest employment and output multipliers.

● PRONAB SEN

The ways to stimulate the economy are well known and nothing new needs to be added. The only 'new' thing is that notions regarding the importance of fiscal discipline need to be put on hold for the time being. The three immediate steps I would recommend are:

1. Step up direct income transfers, including free rations, significantly;

2. Announce a major fiscal stimulus for both this year and the next; and

3. Initiate credible movement on ramping up public investment.

Financing the fiscal deficit should not be a concern.

> **"Demand-creating measures are needed to regenerate the economy. India's steps in this regard have been quite meagre**
>
> –MAITREESH GHATAK

● D.K. JOSHI

The government will have to play a key role in supporting and reviving the economy. Put simply, it needs to spend more, a lot more.

The good news is that agriculture, which directly and indirectly supports over 40 per cent of the workforce, is expected to do well this year. In a way, this would take care of the resources to address food security challenges.

But given the deep hit to the non-agricultural economy, direct fiscal support at 1.2 per cent of GDP—which is what the various packages announced by the Centre till now sums up to—is acutely short of an effective stimulus. The quantum of support to the economy will depend on how long Covid-19 continues. Here's what needs to be done:

1. Given that the affliction curve is showing no signs yet of flattening and then dipping, the government must loosen the purse strings and provide both an income lift to needy households (cash support) and financial support to vulnerable businesses, to create a strong bridge from crisis to recovery. I would suggest additional direct fiscal spending of at least 1 per cent of GDP over what has been envisaged so far.

2. Steps will need to be taken to address the working capital stretch hurting small enterprises because of payment delays by large companies. This can be done via low-cost lending support to big companies to enable them to release payments.

3. Additional spending to revive the post-pandemic demand will also be needed. At that stage, the government should rely more on infrastructure spending and start preparations for that (identification of projects and funding, among other things) to plant the economy firmly back on the growth trajectory.

● SOUMYA KANTI GHOSH

Yes, we need a radical rethink in policy-making. There are now serious doubts about the theory that economy functions best with an "invisible hand". Policy-makers are now convinced that "targeted government interventions" work much better. I believe a rethink of economic theory is an opportunity in the current scenario. We need:

1. A large counter-cyclical fiscal policy that supports both the Centre and states;

2. An increase in wages as a percentage of GDP through support to MSMEs, tweaking of MGNREGA and a policy for unorganised labour; and

3. To create an enabling atmosphere for private investment to come back vigorously via reforms in sectors like power, telecom, and a policy for coastal economic zones. ■

> **"Policy-makers are convinced that 'targeted government interventions' work way better**
>
> –SOUMYA KANTI GHOSH

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INDIA TODAY

THE BEST COACHING INSTITUTES-2020

The India Today-MDRA survey reveals the country's best preparatory institutes for competitive examinations

Illustration by SIDDHANT JUMDE

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BEST COACHING INSTITUTES

THE COACHING GAME

Choosing the right coaching institute can be a daunting task. Our annual ranking of the coaching institutes across the country gives you all the information to pick the one that best suits your needs

BY KAUSHIK DEKA

Education is among the top five fastest-growing commodities in terms of private consumer expenditure in India. Given a choice, Indians prefer spending on education than healthcare and, as economic surveys of the country have shown, continue to spend more on education irrespective of the change in their income level. Yet, it is often argued that the mainstream education system in India suffers from multiple limitations—poor infrastructure, dearth of trained teachers and outdated curriculums. Regular school education is unequipped to prepare students for highly com-

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THE EXTRA MILE
A class in session at FIITJEE, New Delhi

RAJWANT RAWAT

petitive entrance examinations. It was perhaps guided by this criticism that the Centre announced a massive overhaul of the education system through its New Education Policy (NEP) in July.

Implementing the NEP will be a long-term exercise. Students, meanwhile, will find recourse in coaching institutes to bridge the gap between classroom learning and preparation for entrance exams. This stress to clear entrance tests has led to a kind of "coaching boom" in India, with some cities emerging as coaching hubs. Data from the National Sample Survey Office's 71st round survey reveal that more than a quarter of Indian students—over 70 million—take private coaching, and around 12 per cent of a family's expenses go towards private coaching.

Not surprisingly then, according to research agency CRISIL, preparing students for entrance tests is projected to become a Rs 70,200 crore business by 2021, growing at a CAGR of 13 per cent. Another global agency, Technavio, predicts that between 2018 and 2022, the market will grow at a CAGR of 16 per cent.

TOP 10 COACHING >>> INSTITUTES (JEE)

1	FIITJEE
2	ALLEN CAREER INSTITUTE
3	SRI CHAITANYA EDUCATIONAL INSTITUTIONS
4	RESONANCE
5	AAKASH IIT-JEE
6	NARAYANA
7	BANSAL CLASSES PRIVATE LIMITED
8	RAO IIT ACADEMY
9	VIDYAMANDIR CLASSES
10	PACE IIT & MEDICAL

TOP 10 COACHING >>> INSTITUTES (NEET)

1	AAKASH INSTITUTE
2	ALLEN CAREER INSTITUTE
3	SRI CHAITANYA EDUCATIONAL INSTITUTIONS
4	CAREER POINT VERSION 2.0
5	RESONANCE
6	NARAYANA
7	MOTION
8	RAO IIT ACADEMY
9	VIDYAMANDIR CLASSES
10	GOAL EDUCATIONAL SERVICES PVT. LTD

TOP 10 COACHING >>> INSTITUTES (CAT)

1	T.I.M.E. TRIUMPHANT INSTITUTE OF MANAGEMENT EDUCATION PVT. LTD.
2	IMS LEARNING RESOURCES PVT. LTD
3	CAREER LAUNCHER
4	ENDEAVOR CAREERS
5	BULLS EYE
6	TATHAGAT
7	MINDWORKZZ
8	MBAGURU
9	PATRIK 100
10	ALCHEMIST

With coaching centres mushrooming across India and on digital platforms, students face the unique challenge of finding the best institute catering to their academic requirements. The sky-high fee many of these institutes charge makes the process more complicated. Recognising a need for an informed opinion, INDIA TODAY has developed a ranking of coaching institutes across India. Launched last year, India's first survey of its kind examines three categories of classroom-based coaching—for engineering, medical and management entrance examinations. For this exercise, Marketing and Development Research Associates (MDRA), a reputed market research agency, evaluated institutes on five broad parameters—intake quality and fees, quality of faculty, learning resources, training processes and outcomes. To ensure a robust ranking, all possible stakeholders—former and current faculty members, students and institute management—were consulted. The final ranking was based on the combined scores of

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the perceptual survey, objective data and experiential scores (see *Methodology*). The survey included about 400 institutes across metros and smaller cities. In fact, Tier-2 and Tier-3 cities are playing a key role in driving the growth of the coaching industry. Till a few years ago, the absence of coaching institutes for the poor and for those in rural areas was a critical factor in determining who gets into the top institutes and who is left out.

Even as the world grapples with the Covid-19 pandemic and schools and colleges remain closed, coaching for entrances continues in the digital space. Industry observers say the growth of online coaching is likely to emerge from Tier 2 and 3 cities. Rapid rise in internet infrastructure, driven by smartphones and cheaper data plans, along with wide acceptance of digital payments, will contribute to the growth of online coaching. The adoption of vernacular languages by edtech start-ups, too, is helping. A survey of 10,000 students by Gradeup, an education technology platform, found that 90 per cent respondents preferred online learning to real-world classes for entrances. A comparison between an edtech company and an established coaching chain gives an idea of this phenomenon. Just a year ago, the total revenue of Aakash Institute, one of India's leading coaching centres, was $150 million (around Rs 1,114 crore)—double of that of BYJU's ($75 million, or Rs 557 crore). However, the tables have turned. In FY 2019, the total revenue of BYJU's was $194 million (Rs 1,440.9 crore), 18 per cent higher

GURUSPEAK

R.L. Trikha
Director, FIITJEE Group of Companies

CHANDRADEEP KUMAR

#UNIQUE CONTENT & FACILITIES

There is a scientifically-designed process for the admission of both students and faculty. Personalised attention is given to each student. The size of each batch is about 25-30 students. We track the progress of each student, set goals and draw up a customised roadmap for them. The study material lays emphasis on conceptual understanding and analytical skills as opposed to rote learning. Graded assignments with both subjective and objective questions are included. We follow a system of learning, practising and testing, followed by an analysis and correction strategy. Quizzes, phase test and national level tests are held at regular intervals.

#FINANCIAL AID FOR STUDENTS FROM ECONOMICALLY WEAKER SECTIONS

Every year in February we conduct the 'Fortunate-40' test for the admission of class 8 and 10 students to class 9 and 11 coaching programmes as part of our CSR initiative. Under this programme, we train serious students from financially weaker backgrounds with a total parental income of less than Rs 10,000 a month. The meritorious students are awarded 100 per cent scholarship and a 100 per cent waiver on hostel charges.

#PLANS ON HOW TO HANDLE COVID

The pandemic has been a big setback. We like to be quick about finding solutions and implementing them, so we made a smooth transition to live online classes beginning last week of March and these classes are as effective and interesting as our offline classes. Just like a classroom, these virtual coaching classes work on a two-way communication model of teaching, learning, doubt clearing, practice and assignments and testing.

–As told to Shelly Anand

$11 BILLION (RS 81,704 CRORE)

Expected size of offline test preparatory (coaching) market in India by 2021–up from $6 billion (Rs 44566 crore) in 2016. The market is growing historically at a CAGR of 14 per cent

Source: KPMG in India's research and analysis 2017

$515 MILLION (RS 3,825.2 CRORE)

Expected size of the online test preparatory market in India by 2021–up from $43 million in 2016 (Rs 319.387 crore). The market is growing at a CAGR of 64 per cent

Source: Online Education in India: 2021, A study by KPMG in India and Google

39 PER CENT

The CAGR at which the test preparatory market in India is expected to grow in the next four years (2020-2024)

Source: Reserachandmarkerts.com

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COACHING COMPETENCE FOR JEE »»»

ATTRIBUTE	TOP 3 COACHING INSTITUTES	TOP 5 COACHING INSTITUTES
AVERAGE NUMBER OF STUDENTS WHO QUALIFIED FOR JEE ADVANCED 2019	4,224	3,893
AVERAGE NUMBER OF STUDENTS WHO SECURED A RANK IN THE TOP 10 IN JEE ADVANCED 2019	3	3
AVERAGE NUMBER OF STUDENTS WHO SECURED A RANK IN THE TOP 50 IN JEE ADVANCED 2019	21	14
AVERAGE NUMBER OF STUDENTS WHO SECURED A RANK IN TOP 100 IN JEE ADVANCED 2019	36	25
AVERAGE FEES (INR) FOR A 2-YEAR FULL-TIME CLASSROOM COURSE	282,333	263,600
AVERAGE YEARS OF OPERATION OF COACHING INSTITUTES (CURRENT YEAR - ESTABLISHMENT YEAR) [IN YEARS]	31	29

↘ Of the 38,705 candidates who qualified for JEE Advanced 2019, around 12,672 (33 per cent) were from the top 3 coaching institutes, and around 50 per cent from the top 5 coaching institutes

↘ Coaching institutes offer various courses via multiple modes–online, offline, distance learning, crash course. The fee ranges from Rs 5,500 to Rs 390,000

↘ The top 3 coaching institutes have a total of 417 branches across the country

COACHING COMPETENCE FOR NEET »»»

ATTRIBUTE	TOP 3 COACHING INSTITUTES	TOP 5 COACHING INSTITUTES
AVERAGE NUMBER OF STUDENTS WHO QUALIFIED IN NEET 2019	67,421	41,739
AVERAGE NUMBER OF STUDENTS WHO SECURED A RANK IN TOP 10 IN NEET 2019	8	7
AVERAGE NUMBER OF STUDENTS WHO SECURED A RANK IN TOP 50 IN NEET 2019	32	24
AVERAGE NUMBER OF STUDENTS WHO SECURED A RANK IN TOP 100 IN NEET 2019	57	35
AVERAGE FEES (INR) OF 2-YEAR FULL-TIME CLASSROOM COURSE	293,800	245,480
AVERAGE YEARS OF OPERATION OF COACHING INST. (CURRENT YEAR - ESTABLISHMENT YEAR) [IN YEARS]	33	29

↘ Of the 797,042 candidates who qualified for NEET (UG) 2019, 202,263 (25 per cent) were coached at the top 3 institutes

↘ The top 3 coaching institutes claim that 9 of the top 10 rankers were coached at their institutes

↘ These institutes offer different courses–from Rs 5,000 for a refresher/ online course, to Rs 400,000 for a 2-year, full-time classroom course. The qualified and rankers might be from any of these. Also, many students join more than one institute

↘ The top 3 institutes have 544 branches across India

COACHING COMPETENCE FOR CAT »»»

ATTRIBUTE	TOP 3 COACHING INSTITUTES	TOP 5 COACHING INSTITUTES
AVERAGE FEES (INR) OF AN 18-20-MONTH CLASSROOM COURSE	67,317	66,390
AVERAGE YEARS OF OPERATION OF COACHING INSTITUTES (CURRENT YEAR - ESTABLISHMENT YEAR) [IN YEARS]	31	26

↘ All 10 hundred percentilers in CAT 2019 were from the top 3 institutes; six were from T.I.M.E.

↘ The fee for CAT coaching institutes ranges from Rs 10,000 to Rs 72,000, depending on the mode of delivery

↘ The top 3 institutes have 440 branches across India

BEST COACHING INSTITUTES

GURUSPEAK

Aakash Chaudhry
Director & CEO, Aakash Educational Services Ltd

#UNIQUE CONTENT & FACILITIES

We don't teach students only from books. Our content and curriculum are prepared after vigorous research and development for each subject. Students are required to take frequent mock tests and rapid revision exercises to check their preparedness for competition and are assessed online for that. They have the option to access video lectures at the branch itself or from their home. Because of the lockdown, we have also launched Crystal, a live doubt-clearing app, where a student can chat with the teacher. All our classrooms have fully-equipped libraries and iTutor labs for recorded lectures. We have also recently launched 'NEET challenger' through which students struggling in a particular subject can be assessed.

All centres have a common pool of facilities, but the bigger centres have a digitised board teaching facility as well. We have the option of a weekday and a weekend programme, and the curriculum is divided into physics, chemistry, botany and zoology. The time-table is generated keeping in mind the number of study hours and number of teachers. For the flagship NEET guide programme meant for class 11 and 12 students, a two-year course with 600 hours of content, multiple tests are conducted and students are ranked city-wise. One of the key features of our programme is that we teach students after school and work in the evenings with them. The classes are well-planned and organised and a national-level assessment happens across the 204 centres all over India.

#FINANCIAL AID FOR STUDENTS FROM ECONOMICALLY WEAKER SECTIONS

We have been running a scholarship programmes for the past 10 years where we identify and help students from economically-weaker backgrounds. Class 9 and 10 students get a monthly scholarship and under our annual scholarship programme, ANTHE, they can earn a full scholarship if they perform well consistently. We also have a special category for children of defence personnel and teachers.

#PLANS ON HOW TO HANDLE COVID

On March 25, the first day of the lockdown, we were supposed to start off a fresh batch of 100,000 students. Since for the past six to seven years we have been making use of technology for classes, we managed to shift classes online within just a few hours. The classes are being conducted via Microsoft Teams and our in-house platform, Crystal. We have about two classes a day of one-and-a-half hours each.

–As told to Shelly Anand

than that of Aakash Institute ($165 million, or Rs 1,225.3 crore).

The emerging trend seems to be a hybrid model. While online players have opened centres to provide an offline touch point to students, brick-and-mortar coaching institutes, too, are offering app- and web-based solutions to increase their online footprint. With this blend of physical and digital, the coaching industry hopes to cope with a post-Covid world.

Despite massive growth, the coaching industry often makes headlines for the wrong reasons. Critics allege it is driven only by commercial concerns, providing poor-quality education focused on rote learning. According to psychiatrists, the intense curriculum, combined with parental and peer pressure, leads to high levels of levels among students. It is, therefore, important that coaching institutes create a structured module, keeping in mind students' mental health and socio-economic backgrounds. The geographical barrier has been broken; it's time to break the economic and qualitative ones too. ■

CITY-WISE ADOPTION OF COACHING COURSES

COURSES	TIER 1 CITIES/ METROS	TIER 2 CITIES
ENGINEERING	26	32
MEDICAL	13	23
GMAT/ MBA	16	11

*figures indicate respondents preparing for tests (%)
Source: Online Education in India: 2021, A study by KPMG in India, and Google

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* From our Mock Interview Program

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BEST COACHING INSTITUTES

METHODOLOGY

The task of choosing the right coaching institute to secure admission into the prestigious IITs, IIMs or AIIMS to pursue engineering, management or medical education is a challenging one. The India Today Group's Annual Best Coaching Institute survey aims to make this task a little easier. Conducted by MDRA (Marketing and Development Research Associates), a pioneer in institutional ranking and rating, the second edition of the survey ranks the coaching institutes preparing students for the top three entrance examinations:

- JEE, for admissions into IITs and other top engineering colleges
- NEET (UG), for admissions into top medical colleges
- CAT, for admissions into IIMs and other top MBA colleges

The MDRA methodology has tried to cover all key stakeholders:

- Experienced faculty members of coaching institutes
- Current students attending coaching classes
- Alumni of coaching institutes currently studying in IITs, IIMs and medical colleges
- The coaching institutes

The study was completed in the following phases:

a) Desk review and expert opinion: A list of 400 established institutes imparting classroom training was prepared, ensuring institutes from all zones of the country get representation. Institutes known across the nation (in terms of reach and accessibility) were shortlisted for the next stages.

b) Parameters selection: Key parameters to differentiate between the good and average coaching institutes were determined via in-depth interviews with experts in the field and experienced parents. Based on these, the following five broad parameters were considered:

❶ Intake quality and fees—student selection criteria, establishment age, fees, scholarships etc.

❷ Quality of faculty—qualification, experience, selection criteria, knowledge, student-faculty ratio, student interaction, problem solving, retention, etc.

❸ Learning resources—infrastructure, location, study and test materials, etc.

❹ Training process—teaching methodology, skills development, personal attention, regular evaluation and feedback mechanisms, time management training, stress management and strategies for cracking entrance tests, etc.

❺ Outcome—selection ratio, average rank of students, spread of selections across different centres, post-exam counselling, consistency in selection in top institutes, etc.

c) Determining weightages: The weightage for each parameter was fixed in 2019, and was retained for consistency in comparison over the year.

d) Perceptual survey: This involved administering questionnaires to a wide variety of respondents:

1. Experienced faculty members who have taught in several institutes
2. Current students
3. Former students now studying in IITs, IIMs and medical colleges

Respondents were asked to rank top institutes as per streams relevant to their field in the country as well as in their zone. In addition, rating (on a scale of 1 to 10) on five parameters was taken to ascertain their knowledge about a particular institute. Perceptual survey was carried out among 1,596 respondents via face-to-face interviews across 25 cities—Delhi, Noida, Gurugram, Dehradun, Lucknow, Kota, Jaipur, Ghaziabad, Roorkee, Varanasi, Mumbai, Indore, Ahmedabad, Pune, Nagpur, Chennai, Ben-

GURUSPEAK

Manek Daruwala
Founder-director, T.I.M.E

#UNIQUE CONTENT & FACILITIES

The course material is developed by a team comprising IIM and IIT graduates and after multiple rounds of research. The focus is on understanding the subject so that students can tackle anything the exam may throw at them. The level of questions is gradually increased from basics to advanced. Students are given multiple levels of practice tests and have their doubts addressed via live chat, Telegram or email. Our mock CATs (AIMCATs) help students identify their strengths and weaknesses so that they can improve their percentiles. By the end of the course, a student would not only have acquired full knowledge of the concepts but practised questions of varying difficulty levels to improve speed.

#FINANCIAL AID FOR STUDENTS FROM ECONOMICALLY WEAKER SECTIONS

We regularly conduct talent search examinations through which we offer up to 100 per cent scholarships. It helps us ensure that bright students don't put off their dreams due to lack of means.

#PLANS ON HOW TO HANDLE COVID

Immediately after the lockdown was announced, we started with our online classes. Thousands of students whose CLAT, IPM, JEE and NEET exams were scheduled to be held in May and June were mentored. Daily classes for CAT, GMAT, GRE, GATE and bank exams also began immediately. Students have their doubt-solving sessions online, plus all study material has been provided to them as e-books. Our intuitively designed, smart and personalised Student Home Pages on the website provide all the tests along with detailed analysis so that students don't have to leave the safety of their homes.

—As told to Shelly Anand

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galuru, Hyderabad, Mysuru, Coimbatore, Vijayawada, Kolkata, Patna, Ranchi and Bhubaneswar

e) Experiential survey: Conducted among 770 ex-students, who were asked to rate their institutes on five parameters based on their experience

f) Objective survey: Due to Covid, most coaching institutes were closed and hence could not submit their objective participation. However, data was collected by speaking to the institutes and through their websites; outcome and outreach parameters were established through secondary research (institute's social media account, advertisements, news articles). Under the outreach parameter, data pertaining to number of branches and franchisees were factored in, while the outcome parameter comprised data related to the final selection of students in JEE Advanced, NEET-UG and IIMs, respectively. Due to this limitation, the weightage of objective data in the ranking is 5 per cent, which we plan to increase in subsequent rankings.

g) Assignment of ranking: Rankings were assigned based on combined scores of perceptual survey, objective data and experiential score in the ratio of 75 per cent, 20 per cent and 5 per cent, respectively. The total combined score of each institute was arranged in descending order with the one scoring the highest allotted first rank.

A team comprising researchers, statisticians, analysts and field investigators worked on this project from March to August 2020. The MDRA core team, led by Abhishek Agrawal (Executive Director), comprised Abnish Jha (Project Director), Rajan Chauhan (Sr Research Executive), Somendra Shahi (Research Executive) and Saksham Singhal (Assistant Research Executive).

RANKS AND SCORES OF COACHING INSTITUTES FOR JEE »»

OVERALL RANK 2020	OVERALL RANK 2019	INSTITUTE	INTAKE QUALITY & FEES	FACULTY QUALITY	LEARNING RESOURCES	TRAINING PROCESS	OUTCOME	OVERALL PERCEPTUAL SCORE	EXPERIENTIAL SCORE	OBJECTIVE SCORE	TOTAL SCORE
			97.5	187.5	105	157.5	202.5	750	200	50	1,000
1	1	FIITJEE	97.1	186.7	104.6	156.9	201.7	747.0	199.0	49.3	**995.3**
2	2	ALLEN CAREER INSTITUTE	97.2	185.2	104.1	156.1	201.9	744.5	197.9	47.3	**989.7**
3	4	SRI CHAITANYA EDUCATIONAL INSTITUTES	95.9	184.1	103.2	154.7	199.1	737.0	195.6	45.5	**978.1**
4	3	RESONANCE	96.0	181.1	103.2	155.1	195.6	731.0	194.6	47.5	**973.1**
5	8	AAKASH IIT-JEE	92.3	177.4	97.8	151.0	191.0	709.5	187.6	41.0	**938.1**
6	6	NARAYANA	94.6	177.1	101.9	150.1	190.6	714.3	187.3	35.0	**936.6**
7	5	BANSAL CLASSES PRIVATE LIMITED	93.3	175.8	100.4	150.7	193.1	713.3	185.4	28.3	**927.0**
8	10	RAO IIT ACADEMY	91.8	177.0	98.8	146.3	187.5	701.4	185.2	39.5	**926.1**
9	7	VIDYAMANDIR CLASSES	90.1	174.5	98.1	146.6	192.5	701.8	183.6	32.5	**917.9**
10	12	PACE IIT & MEDICAL	88.9	175.3	95.8	147.1	186.3	693.4	182.0	34.8	**910.2**
11	9	CAREER POINT VERSION 2.0	92.5	172.8	94.1	149.0	187.6	696.0	180.9	27.8	**904.7**
12	11	VIBRANT ACADEMY (INDIA) PVT. LTD.	90.8	171.5	96.8	145.1	182.8	687.0	180.1	33.5	**900.6**
13	13	BRILLIANT TUTORIALS EDUCATIONAL INSTITUTE PVT. LTD	89.0	171.5	93.6	144.1	183.8	682.0	178.1	30.5	**890.6**
14	15	MOTION	86.5	171.3	93.8	144.5	182.3	678.4	176.4	27.0	**881.8**
15	17	VIDYALANKAR	86.6	166.6	93.3	140.4	180.6	667.5	172.3	21.5	**861.3**
16	18	CAREER LAUNCHER	84.9	162.0	90.4	137.6	175.1	650.0	169.3	27.3	**846.6**
17	21	T.I.M.E (TRIUMPHANT INSTITUTE OF MANAGEMENT EDUCATION PVT. LTD.)	85.3	159.3	95.0	136.3	170.9	646.8	168.8	28.5	**844.1**
18	NR	TAKSHILA INSTITUTE	84.4	162.3	90.9	136.3	175.3	649.2	168.2	23.8	**841.2**
19	24	KALRASHUKLA CLASSES	83.1	159.8	91.1	137.6	176.9	648.5	168.2	24.3	**841.0**
20	14	PATHFINDER	85.0	162.9	91.6	137.4	176.6	653.5	168.1	18.8	**840.4**
21	20	GOAL EDUCATIONAL SERVICES PVT. LTD	85.7	166.2	93.1	139.7	179.6	664.3	167.9	7.5	**839.7**

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BEST COACHING INSTITUTES

OVERALL RANK 2020	OVERALL RANK 2019	INSTITUTE	INTAKE QUALITY & FEES	FACULTY QUALITY	LEARNING RESOURCES	TRAINING PROCESS	OUTCOME	OVERALL PERCEP-TUAL SCORE	EXPERI-ENTIAL SCORE	OBJECTIVE SCORE	TOTAL SCORE
22	16	CATALYSER	85.6	164.6	89.7	137.3	175.3	652.5	167.2	16.5	**836.2**
23	25	PRIME ACADEMY	83.3	157.2	89.7	134.6	170.6	635.4	165.0	24.8	**825.2**
24	NR	BANSAL LEARNING	84.8	163.3	83.6	125.4	161.2	618.3	159.5	19.8	**797.6**
25	22	AMITY INSTITUTE FOR COMPETITIVE EXAMINATIONS	81.4	156.6	87.8	131.6	168.6	626.0	158.9	9.8	**794.7**
26	NR	PIE EDUCATION	79.5	150.0	85.6	128.5	161.3	604.9	156.3	20.3	**781.5**
27	NR	GRAVITY	80.3	143.9	86.5	125.1	166.1	601.9	155.0	18.0	**774.9**
28	23	IMPULSE JEE	79.0	152.1	85.2	127.8	160.0	604.1	154.9	15.5	**774.5**
29	NR	NUCLEUS EDUCATION	73.5	141.4	89.7	127.1	152.9	584.6	152.2	24.3	**761.1**
30	NR	BASE EDUCATIONAL SERVICES	74.7	146.6	84.0	122.0	158.1	585.4	151.8	21.8	**759.0**

Ranking is based on perceptual survey, experiential and objective data (collected from secondary research).
All scores have been rounded off to one decimal place. This may result in rounding-off errors while adding the parameter-wise score.
Only classroom programmes have been considered for ranking.

RANKS AND SCORES OF COACHING INSTITUTES FOR NEET »»

OVERALL RANK 2020	OVERALL RANK 2019	INSTITUTE	INTAKE QUALITY & FEES	FACULTY QUALITY	LEARNING RESOURCES	TRAINING PROCESS	OUTCOME	OVERALL PERCEP-TUAL SCORE	EXPERI-ENTIAL SCORE	OBJECTIVE SCORE	TOTAL SCORE
			97.5	187.5	105	157.5	202.5	750	200	50	1,000
1	1	AAKASH INSTITUTE	97.1	186.9	105.0	156.8	201.6	747.4	198.6	47.0	**993.0**
2	2	ALLEN CAREER INSTITUTE	96.5	186.6	103.9	156.7	201.5	745.2	198.5	49.0	**992.7**
3	4	SRI CHAITANYA EDUCATIONAL INSTITUTIONS	95.8	184.1	103.1	154.7	198.8	736.5	195.1	44.0	**975.6**
4	3	CAREER POINT VERSION 2.0	94.8	182.3	102.1	153.2	196.9	729.3	192.1	39.0	**960.4**
5	7	RESONANCE	94.7	182.1	102.9	153.0	196.7	729.4	191.5	36.8	**957.7**
6	5	NARAYANA	96.3	185.2	102.0	153.0	198.4	734.9	191.4	30.5	**956.8**
7	6	MOTION	94.5	181.3	97.4	151.1	192.1	716.4	186.2	28.3	**930.9**
8	10	RAO IIT ACADEMY	90.7	174.4	97.7	146.5	188.3	697.6	184.5	40.5	**922.6**
9	9	VIDYAMANDIR CLASSES	92.3	176.2	99.4	149.1	192.2	709.2	183.1	23.0	**915.3**
10	14	GOAL EDUCATIONAL SERVICES PVT. LTD	90.0	176.0	97.0	147.9	187.0	697.9	181.4	27.8	**907.1**
11	8	PATHFINDER	91.4	170.8	99.0	142.9	185.7	689.8	179.0	26.0	**894.8**
12	15	PACE IIT & MEDICAL	88.3	169.9	95.1	145.0	183.5	681.8	176.0	22.0	**879.8**
13	18	SARVOTTAM CAREER INSTITUTE	86.1	167.7	93.9	140.9	181.1	669.7	175.6	32.8	**878.1**
14	11	FIITJEE MEDICAL	88.7	170.7	95.4	143.3	182.4	680.5	175.5	21.3	**877.3**
15	16	T.I.M.E. (TRIUMPHANT INSTITUTE OF MANAGEMENT EDUCATION PVT. LTD.)	90.0	168.9	95.4	143.1	185.6	683.0	175.4	18.5	**876.9**
16	21	KALRASHUKLA CLASSES	89.8	169.2	94.8	142.1	182.7	678.6	175.3	22.8	**876.7**
17	22	TAKSHILA INSTITUTE	89.2	170.4	93.0	143.1	184.1	679.8	175.3	21.3	**876.4**

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PANDEMIC BONANZA
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A roof over the head has always mattered. Makaan has been a desirable dream since time immemorial. Its four walls have always been a great security. Governments across the world have endorsed it when they adviced citizens to stay safe in their own homes and step out only for essentials. It is these COVID-19 days that have made us realise and appreciate it better.

The pandemic has done more than just proving the importance of a house. It has made homes out of houses, especially in urban centres. From being the place where the entire family retires after a hectic day, it has become a living space. Each and every square feet and its utility is appreciated better. Privacy, comfort and importance of personal spaces are being recognised and acknowledged.

The quality time spent with family across the day has enabled people to understand and respect the space requirements of every member. There is bound to be a serious thinking in terms of revisiting and reworking the home space.

The Real Estate market is in a depressed state. There is a lot of 'ready to move in' inventory as well as under construction projects. The investments required are also attractive.This pandemic might be a great opportunity for you to identify and move into a home that is just right for you.

Financing is also easily available.The interest rates are at historic lows. And the advancement in the digital technology allows you to apply for a loan online, from the safe confines of your current home.

Lots of home options to choose, ready to move in properties, great discounts and attractive interest rates are a dream combination for anyone to miss.

This COVID-19 phase does seem to have its positives. It is a good opportunity for one to grab and move into a new home for the festival season.

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BEST COACHING INSTITUTES

18	12	AMITY INSTITUTE FOR COMPETITIVE EXAMINATIONS	88.6	164.2	94.7	143.2	185.2	675.9	175.2	25.0	**876.1**
19	19	TURNING POINT INSTITUTE	88.4	166.6	95.1	143.5	184.5	678.1	174.9	21.5	**874.5**
20	NR	FOCUS INSTITUTE	86.5	169.3	93.2	141.0	182.2	672.2	174.7	26.8	**873.7**
21	17	TARGET PMT	88.1	169.5	94.9	143.9	183.1	679.5	174.6	19.0	**873.1**
22	13	OASIS	88.1	171.4	94.8	142.9	182.9	680.1	173.4	13.5	**867.0**
23	NR	BANSAL LEARNING	89.7	172.5	96.6	144.9	161.9	665.6	171.5	20.5	**857.6**
24	NR	BRILLIANT TUTORIALS EDUCATIONAL INSTITUTE PVT. LTD	86.3	165.9	92.9	139.4	179.2	663.7	170.3	17.5	**851.5**
25	20	CATALYSER	86.7	166.8	91.5	137.2	177.8	660.0	169.3	17.3	**846.6**
26	NR	GRAVITY	84.6	162.7	92.9	139.3	179.1	658.6	169.0	17.5	**845.1**
27	24	BRILLIANT STUDY CENTRE	82.7	161.5	90.2	135.4	173.2	643.0	165.4	18.8	**827.2**
28	NR	BASE EDUCATIONAL SERVICES PVT. LTD	78.9	151.2	84.7	127.5	163.9	606.2	157.3	23.0	**786.5**
29	NR	CAREER LAUNCHER	79.6	153.1	85.7	128.6	165.4	612.4	156.7	14.5	**783.6**
30	NR	PINNAACLE CLASSES	79.7	153.3	85.9	128.8	161.6	609.3	156.3	16.0	**781.6**

Ranking is based on perceptual survey, experiential and objective data (collected from secondary research).
All scores have been rounded off to one decimal place. This may result in rounding-off errors while adding the parameter-wise score.
Only classroom programmes have been considered for ranking.

RANKS AND SCORES OF COACHING INSTITUTES FOR CAT »»

OVERALL RANK 2020	OVERALL RANK 2019	INSTITUTE	INTAKE QUALITY & FEES	FACULTY QUALITY	LEARNING RESOURCES	TRAINING PROCESS	OUTCOME	OVERALL PERCEPTUAL SCORE	EXPERIENTIAL SCORE	OBJECTIVE SCORE	TOTAL SCORE
			97.5	187.5	105	157.5	202.5	750	200	50	1,000
1	1	T.I.M.E. (TRIUMPHANT INSTITUTE OF MANAGEMENT EDUCATION PVT. LTD.)	95.3	185.3	102.6	155.7	200.2	739.1	194.5	38.8	**972.4**
2	2	IMS LEARNING RESOURCES PVT. LTD.	95.4	183.4	103.5	155.3	199.7	737.3	190.6	25.0	**952.9**
3	3	CAREER LAUNCHER	94.9	182.5	101.4	152.1	195.5	726.4	189.9	33.3	**949.6**
4	4	ENDEAVOR CAREERS	89.5	172.2	97.3	150.9	194.0	703.9	183.7	31.0	**918.6**
5	5	BULLS EYE	86.8	166.9	93.4	140.2	180.2	667.5	174.9	32.0	**874.4**
6	NR	TATHAGAT	84.8	163.1	91.3	137.0	176.2	652.4	171.9	35.3	**859.6**
7	6	MINDWORKZZ	86.4	157.4	89.0	137.3	176.6	646.7	168.9	29.0	**844.6**
8	8	MBAGURU	83.4	138.5	89.8	134.7	176.4	622.8	161.1	21.5	**805.4**
9	NR	PATRIK 100	80.3	154.5	86.5	129.7	166.8	617.8	160.2	23.0	**801.0**
10	7	ALCHEMIST	81.2	153.6	87.4	131.1	163.3	616.6	158.3	16.8	**791.7**
11	NR	FUNDAMAKERS	79.4	152.6	81.7	128.2	164.8	606.7	158.1	25.5	**790.3**
12	NR	GENESIS MENTORS	81.6	148.2	83.0	123.3	169.4	605.5	157.8	25.8	**789.1**
13	10	AMITY INSTITUTE FOR COMPETITIVE EXAMINATIONS	74.2	154.7	86.6	129.9	157.4	602.8	153.7	11.8	**768.3**
14	NR	CAT KING	82.7	148.9	83.4	125.1	160.8	600.9	153.2	12.0	**766.1**
15	NR	CET KING	77.1	143.4	80.3	121.7	163.3	585.8	149.5	12.3	**747.6**

Ranking is based on perceptual survey, experiential and objective data (collected from secondary research).
All scores have been rounded off to one decimal place. This may result in rounding-off errors while adding the parameter-wise score.
Only classroom programmes have been considered for ranking.

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AUTHOR DIKSHA BASU ON FINDING HER PLACE PG 65

STEPHEN KING: THE HORROR WITHIN PG 67

WALK THE CHOWK PG 68

Q&A WITH CHETAN BHAGAT PG 70

LEISURE

A photographer clad in a PPE kit takes pictures of the bride and groom at a small Mumbai wedding

MANDAR DEODHAR

WEDDINGS

TIED UP IN KNOTS

The pandemic has put the big fat Indian wedding industry on a drastic diet

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SAMBIT DATTACHAUDHURI

Disha Kapkoti and Sambit Dattachaudhuri's wedding was physically attended by just 25 relatives

Sambit Dattachaudhuri, 30, and Disha Kapkoti, 28, are not ones to be defeated by a pandemic. Despite Covid-19, the couple are busy checking items on their 2020 to-do list. The homestay they had planned to open in Uttarakhand's Nathuakhan recently welcomed its first guests, but, more significantly, Dattachaudhuri and Kapkoti were able to get married in Kapkoti's Haldwani home on July 1. "My parents live in Kolkata, so they could attend the ceremony only virtually. None of my friends were there, but I was represented by the two dogs we adopted," laughs Dattachaudhuri. The number of guests on Zoom far outnumbered the 25 relatives physically present. The neighbourhood caterer was hired and the plates used were all disposable. "We followed due protocol," says Dattachaudhuri.

For India's wedding market—once valued at $50 billion by auditing firm KPMG—impromptu "Zoom weddings" such as those of Dattachaudhuri only compound the losses the pandemic has forced it to incur. Ankit Singh, a Bengaluru-based wedding photographer, has barely found work since India started locking down in March, but, of late, he has heard that some colleagues are shooting again.

"Some of these weddings happen in large halls. The 50-odd people attending are wearing masks, being civil, but in smaller living rooms, uncles aged 65-70 have been seen distributing and eating *laddoos*."

The new norms of social distancing have not shaken the adamance of other incautious families, too. Ekta Sharma, a wedding planner who runs the company Krafted Knots, says, "We do still get enquiries for destination weddings in the winter. They want 400-500 guests and we have to keep telling them that this can't happen. People are far more optimistic than we are."

Having been in the trade for 11 years, Sharma admits she was once convinced of her industry's endurance. "Be it demonetisation or the slowdown, nothing affected it. I never thought we would see a lean season, but that, of course, changed," she says. In Indore, wedding planner Ankit Makwana is not used to sitting idle. He has handled the almost impossible logistics of 3,500 guests at a reception, but now, Makwana says, he busies himself with "homework". "Since most of our clients have moved their dates, we're looking for new destinations. We have found 20," he says. Though hopeful, Makwana does worry about his Milaap Weddings. "Business has come down to zero."

Speaking on the phone from Mumbai, matchmaker Sanjay Kirtania says, "The big fat Indian wedding is now a big size zero wedding." During the pandemic, popular culture suddenly made matchmaking an unlikely subject of several dinner conversations, but none of that publicity has yet translated to profit for Kirtania. "From 400 matches a year, we have come down to 200 in 2020, but that said, people now have more time. They are at home. Their children are in front of them, so they're feeling a psychological pressure, and as a result, they're chasing us." While Kirtania's

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all-Marwari clientele are happy to meet potential matches digitally, not all of them are willing to commit just yet. "With all the pomp gone, the only thing left in our weddings are the rituals. Not everyone wants that."

Ankita Sengupta, 29, was meant to marry her partner on December 19, but the Chennai-based journalist believes a wedding only succeeds when it exceeds its rituals. "We wanted our family to come from all corners of the country and have fun. If this occasion can't bring families together, there's no point going around the fire a few times and calling it a wedding. We have postponed ours indefinitely."

Worn on the ramp by the likes of Deepika Padukone and Kangana Ranaut, designer Anju Modi's bridal couture is a thing of extravagance. Speaking from Delhi, Modi says she is used to dressing 300-400 brides a year, but ever since the pandemic struck, she has designed outfits for only 15. "They have chosen garments that are not so heavily embroidered. Too glittery an outfit would not be suitable for a group of only a hundred people." Modi, for her part, feels this trend will continue for at least another year. "There is a realisation that stress-free weddings are more emotionally satisfying," she says. "Look at me. I have cut down my production strength by 80 per cent, and now quality is surpassing quantity."

According to photographer Ankit Singh, Covid will leave a lasting impression on the wedding industry. Practicality, he feels, will replace opulence: "Rather than judging you for being thrifty, society will now give you brownie points for it." Having seen her brother marry his partner in a Guwahati living room on August 7, Abhilasha Bharali, 27, says her family is delighted: "So much money was saved! Even if I think emotionally, I feel this is how weddings should be—small, intimate, attended by those who care for you. If I get married, this is the wedding I want!" ■

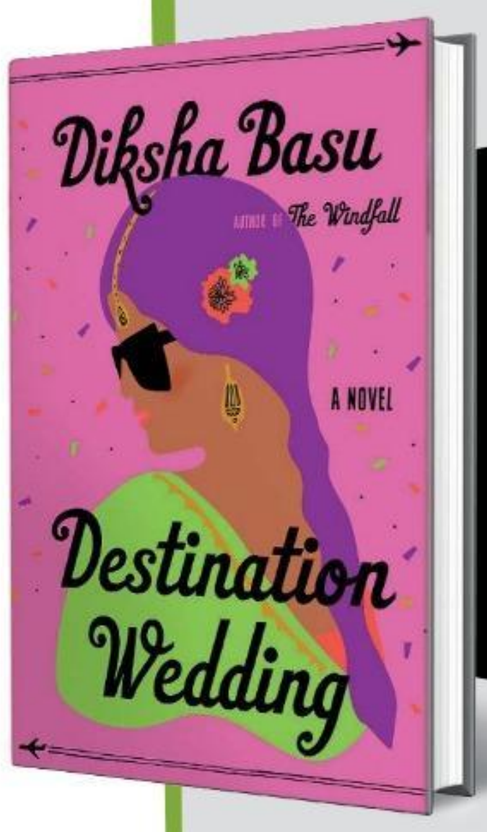
–Shreevatsa Nevatia

BOOKS

FINDING HER PLACE

Author* Diksha Basu *on her new novel, writing about contemporary India, and the notion of home

There's a curious coincidence in Diksha Basu's latest novel *Destination Wedding*. The protagonist Tina Das works for a streaming network in New York, in charge of finding content from India. While in Delhi for her cousin's lavish wedding, her friend suggests she make a reality show on matchmaking. "The last thing the world needs is another show about matchmakers. Although can you imagine how much fun that would be? A deep dive into Indian matchmaking?" says Tina.



DESTINATION WEDDING
by Diksha Basu
BLOOMSBURY
₹499; 304 pages

The novel was released days after *Indian Matchmaking* hit Netflix and created a global stir. Basu is amused by the timing of it all. "I was nervous about watching it because Indian representation ends up becoming distilled to a stereotypical point, but I was pleasantly surprised. It did a terrific job of showing a wide spectrum of perspectives and people," she says.

Reading a story about a big, fat wedding in the midst of a pandemic makes *Destination Wedding* an ideal escapist read. Much like in *The Windfall* (2017), Basu writes with effortless ease, wielding humour to bring out her protagonists' struggles across class, generation and convention.

Delhi forms the crux of both stories—it's where Basu lived till she was 10, before moving to the US with her family. Even though she now divides her time between Mumbai and New York—where she lives with her music composer-husband Mikey McCleary and two daughters—Delhi is a part of her core. "Where you grow up gets embedded in your subconscious more deeply than a place you come to as an adult. While I think of Bombay more intellectually, I know Delhi more emotionally, which translates well into my writing."

Destination Wedding has earned an endorsement from Chrissy Teigen, who tweeted that she's "extremely obsessed with this book". It's gone into a second printing in the US and Basu is glad the West is finally getting exposed to writing on contemporary India. "They love reading about the poverty, feeling sympathy for Indians. My books certainly don't look away from that, but I also want to have space for levity, to allow Indians to have fun. We don't always need to be the flagbearers of suffering."

The author was in Mumbai when the pandemic hit. She returned to New York a couple of months ago and is working on a new book, even as *The Windfall* and *Destination Wedding* are in development for the screen.

The pandemic has had her thinking about the notion of home. "My husband is a New Zealander who calls Bombay home, but is given the title of an expat. When I'm in the US, I'm an immigrant. Both these terms are arbitrarily slapped on to us because of our location and skin colour, and I find them troublesome. What will the future of national identity be for my children?" ■

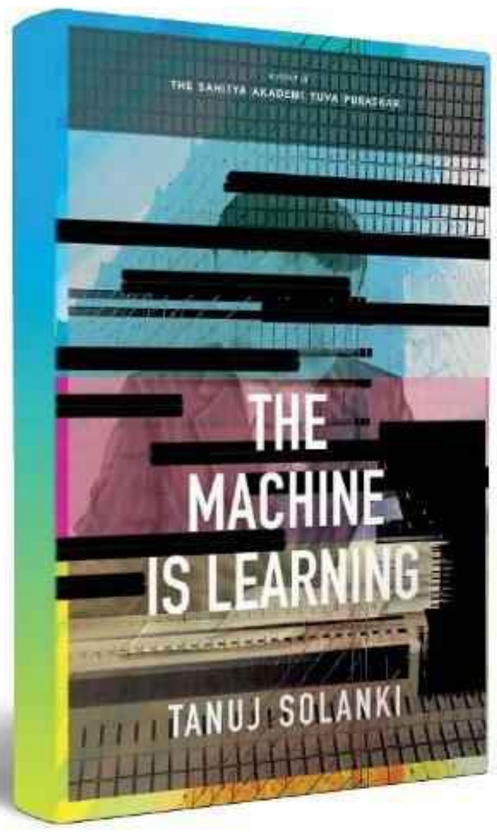
–Shikha Kumar

Diksha Basu is glad the West is getting exposed to writings on contemporary India

BOOKS

OUT OF THE ORDI

TANUJ SOLANKI'S QUIETLY SAVAGE THIRD NOVEL DIGS FOR HIGH-STAKES DRAMA UNDER THE SURFACE OF DULL OFFICE LIFE



THE MACHINE IS LEARNING
by Tanuj Solanki
PAN MACMILLAN INDIA
₹499; 256 pages

A work of Indian literary fiction has rarely engaged with the office. Unless it's glamorous or powerful milieus like big business, entertainment, crime or law enforcement, fictional workplaces often remain unidimensional backdrops, the wings from which characters emerge on stage to fight their real psychological or ethical battles. Drawn from his own experience in insurance companies, Tanuj Solanki's *The Machine is Learning* makes a conscious departure from that norm, and does so with aplomb.

Solanki plonks us into a sea of office-speak that a less ambitious writer might not have risked, while crafting a plot thick enough to keep us afloat. As we find ourselves suddenly au fait both with standard corporate self-inflation ("business process excellence", "strategic projects group") and more specialised insurance terminology (underwriting, reinsuring, local operations executive), it becomes clear that the zone-out dullness of this linguistic universe can mask very real drama. One begins to suspect, in fact, that the masking may be intentional. In Solanki's splendid pacy telling, office politics emerges as an undeniable microcosm of politics in the deepest sense.

Solanki captures aspects of a brittle new India that's only just starting to find place in fiction

The book's appeal is aided by its narrator, a 29-year-old who combines corporate 'dudeness' with an aspiration to good spelling and nonconformism, his cockiness tempered with just enough insecurity to make him interesting. In his corporate bubble, Saransh Malik is a rising star and he knows it. But he is also smart enough to know what he doesn't know; willing to let his "ex-journalist, do-gooder" girlfriend Jyoti stoke his uncertainties. Saransh is the perfect hero for a novel of ethical

BOOKS

The Communal Angle

In his debut novel, **Sabin Iqbal** explores the politics of religion in an increasingly divisive India

Sabin Iqbal's debut novel *The Cliffhangers* stands poised on the brink of precarity at a time when the collapse of secular values haunts India. It is the story of Moosa and his friends Thaha, Usman and Jahangir, youths on the cusp of adulthood navigating their Muslim identities in a coastal village on the brink of communal tension in Kerala—"a delicate peace, which any moment, could crumble like *papadams*". Poorly educated and lacking employment opportunities, their future, like their fellow villagers', lies in menial jobs in the Gulf. They spend their time hanging around the beach chatting with tourists, trying to speak better English, arranging weed, changing dollars and hoping for a better life.

The novel begins with a moment of rupture—the rape of a tourist visiting Varkala. This gang of friends—unemployed youths with minor rap sheets fighting to be sane voices in an increasingly divisive atmosphere—becomes the main suspects for the local inspector, S.I. Devan. They are considered *kafirs* by the more pious Muslims and as the "enemy within" by the Hindu Rashtra Sangh (HRS), a growing presence in the

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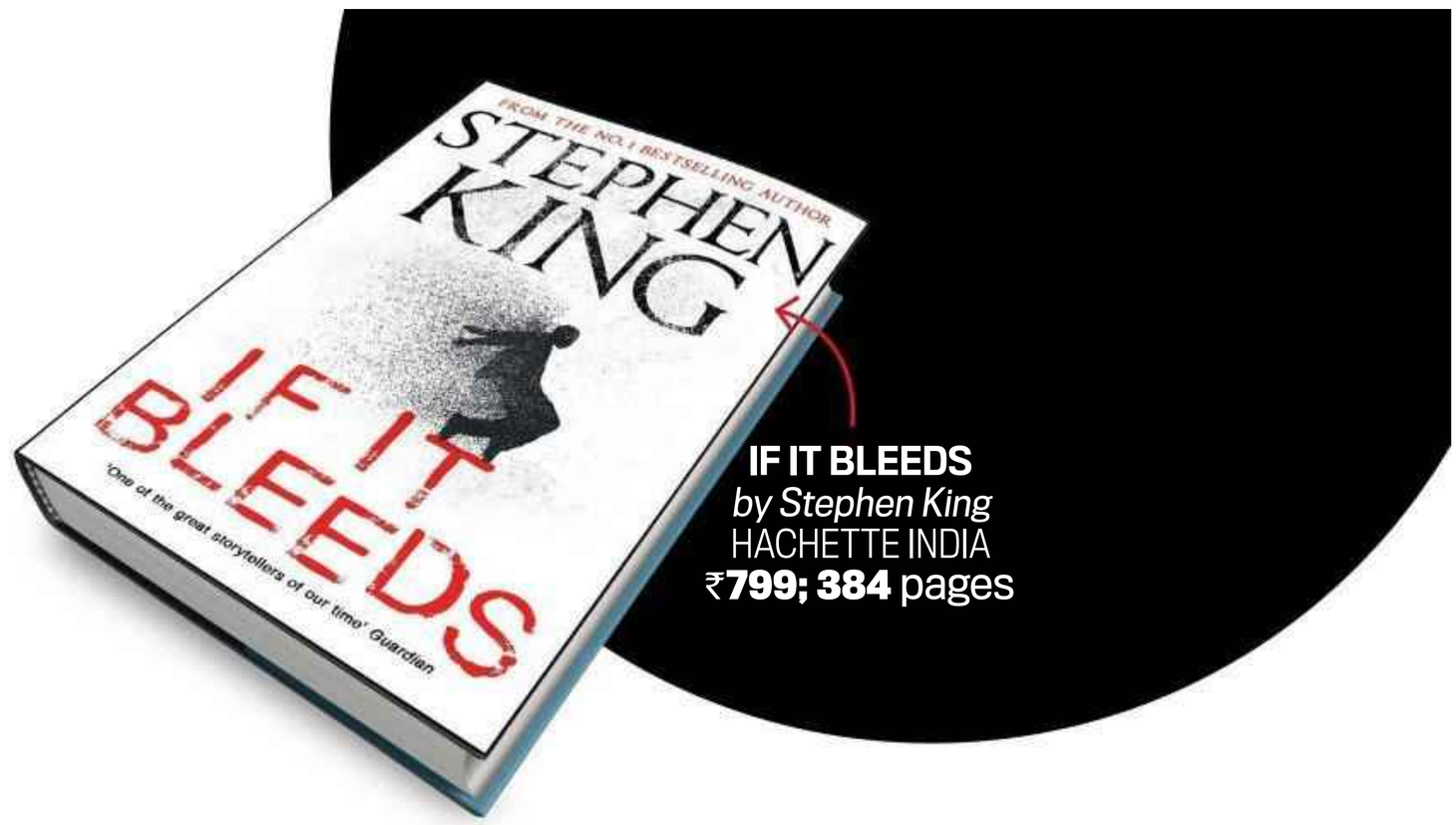
NARY

questioning: someone with something at stake, but not yet frozen irredeemably into the guarding of turf.

Since his Sahitya Akademi Yuva Puraskar-winning *Diwali in Muzaffarnagar* (2019), Solanki's prose has become cleaner, and his insights sharper. There is a pared-down quality to this book, though it never avoids the self-reflexive detail—Saransh implicitly contrasting his boss Mitesh's arranged marriage wife and "this year's bonus" life with his own Tinder-dependent one, or marking the class difference that separates him from Jyoti, even as she pushes him to confront his role in the capitalist juggernaut. Thoughtful but never ponderous, scrupulously deadpan in its descriptions of sex as much as office spaces, this is a great book about aspects of Indian life only just finding their way into fiction. ■

–Trisha Gupta



IF IT BLEEDS
by Stephen King
HACHETTE INDIA
₹799; 384 pages

THE HORROR WITHIN

In Stephen King's stories, the horror lives in the people's minds

Stephen King's supreme craftsmanship lies in his ability to allow the reader to build up the horror in her/his mind instead of explicitly describing it. Most often, this horror lurks in the most mundane situations and in the most ordinary lives, until an event or a twist introduces the central plot and pushes the suspense towards its finale.

His latest, *If It Bleeds*, is a collection of four novellas. Three of them are vintage King. The fourth (though second in order of appearance), *The Life of Chuck*, sees King try a completely different style of narrative, and pull it off with aplomb. It is a story in three acts told backwards, starting with the death of the protagonist. A disturbing yet enjoyable story, it requires the reader to remain fully engaged with the narration.

STEPHEN KING'S *If it Bleeds* explores one of his old preoccupations—ancient supernatural evil that can live on the miseries of people

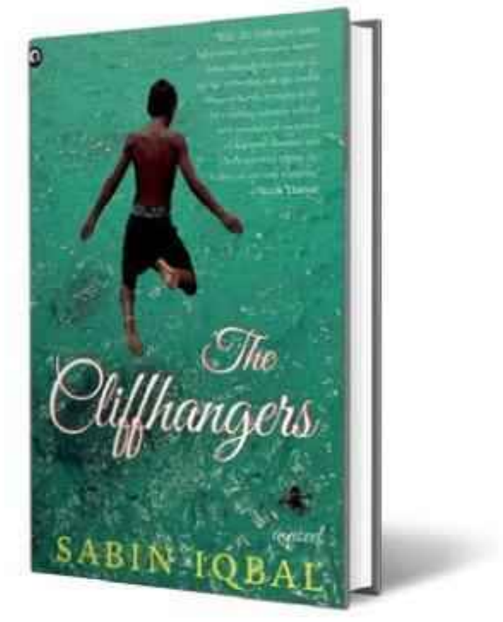
The volume starts with *Mr Harrigan's Phone*, where a young boy, Craig, introduces his part-time employer, a retired businessman, Mr Harrigan, to the wonders of a smartphone, an Apple iPhone. As in many of King's stories, there is a certain amount of ambiguity in the tale—it is left to the reader to decide whether Mr Harrigan was a good person or an evil one dishing out retribution.

The title story, *If It Bleeds*, is a sequel to King's earlier novel, *The Outsider*. It revisits an old King preoccupation—ancient supernatural evil that can live on the miseries and misfortunes of people—and features the third appearance of Holly Gibney of Finders Keepers detective agency, a character created by King. The title is derived from the old newspaper slang, 'if it bleeds, it leads', denoting the dependence of the news business on bad news.

The final story in the collection, *The Rat*, sees a failed author agree to a Faustian bargain to finish his novel only to find out that he has not looked carefully at the fine print while making his deal.

King is also a master of churning out volumes—he has published over 60 novels and short story collections till date and shows no signs of slowing down. However, despite his prolific output, he never gets boring. This volume, too, does not disappoint. ■

–Prosenjit Datta



THE CLIFFHANGERS
by Sabin Iqbal
ALEPH
₹499; 184 pages

community. The hunt for the rapist exposes the fault lines along which social relations are arranged in the village, with Hindu and Muslim houses divided along religious lines. The aroma of a beef curry cooking in Muslim households, however, knows no segregation and wafts over to a Brahmin priest's house. With a hint of irreverence, Iqbal describes such incidents that result in communal flare-ups.

Iqbal beautifully maps different aspects of Indian life: small-town India's English-speaking aspirations, the relationship between cricket and jingoism, the human cost of the remittance model that turns the loneliness of grass widows into rage or illicit love. The book also uncovers the violent underbelly of Indian politics through its well-fleshed out characters: Muneer, the local butcher and Communist foot soldier who was in jail for killing a party member, Balannan, the HRS *shakha* trainer, and Vivekannan, the charismatic IAS officer who quits to join the Naxalite movement. Its prescient representation of Muslims framed under laws like the UAPA mirrors the reality of India today. The reports of a Muslim man lynched to death in north India for possessing beef paints a dismal future both for the novel's plot and for democracy. Even the book's redemptive ending offers little hope. ■

–Piya Srinivasan

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Illustration by SIDDHANT JUMDE

The Real Deal

Now conducted online, the 'walks' organised by Heritage Walk Calcutta are an antidote to hollow nostalgia

Much of the heritage-walk industry in India peddles nostalgia and notions of a romantic past. Calcutta is a prime site for such soft-focus confections. Even as the city's built heritage continues to be vandalised and dismantled by the nexus of builders and succeeding political parties in power, clichés about the city being the capital of history, culture and heritage abound in everything from government brochures to Bollywood middle-cinema.

Heritage Walk Calcutta (*Heritagewalkcalcutta.com*), founded three years ago by Dr Tathagata Neogi and Chelsea McGill, provides a much-needed antidote to this hollow nostalgia and brings academic rigour and inventiveness to the exercise. Typically, you would meet the team at around 7.30 am, have a *bhaand* of tea and begin your walk. On a Durga Puja walk, the context of the spread of the urban puja within the rise of Kolkata's zamindari class is wonderfully explained, with the walk leader delivering information and anecdotes about the richly-layered history of the ritual and the patron community, painting a picture of a sub-city of rich Bengali entrepreneurs and landowners coming up inside the burgeoning colonial centre.

In view of the lockdowns and requirements of physical distancing, HWC has begun conducting 'walks' online via Zoom. The format has the same convivial but rigorous spirit as the physical walks. The leader of the tour now has at their disposal maps, archival photos and videos of the areas being explored. For instance, one 'architecture walk' takes you down the historical Chowringhee road as it transforms from a dirt track with ponds on one side and the city's early colonial mansions on the other, to the city-defining boulevard of the late 19th and early 20th centuries. In the World War 2 walk, you find yourself in roughly the same area but with a whole different history unfolding as the city goes through influx of foreign troops, famine and communal bloodshed.

HWC provides a refreshing model that other 'heritage' entrepreneurs could look to as a method that incorporates research with a respect for heritage as a lived experience rather than glorifying the city for the many tropes of decay and preservation. ■

–Ruchir Joshi

The **HWC** uses both academic research and anecdotal accounts to bring Kolkata alive for its walkers

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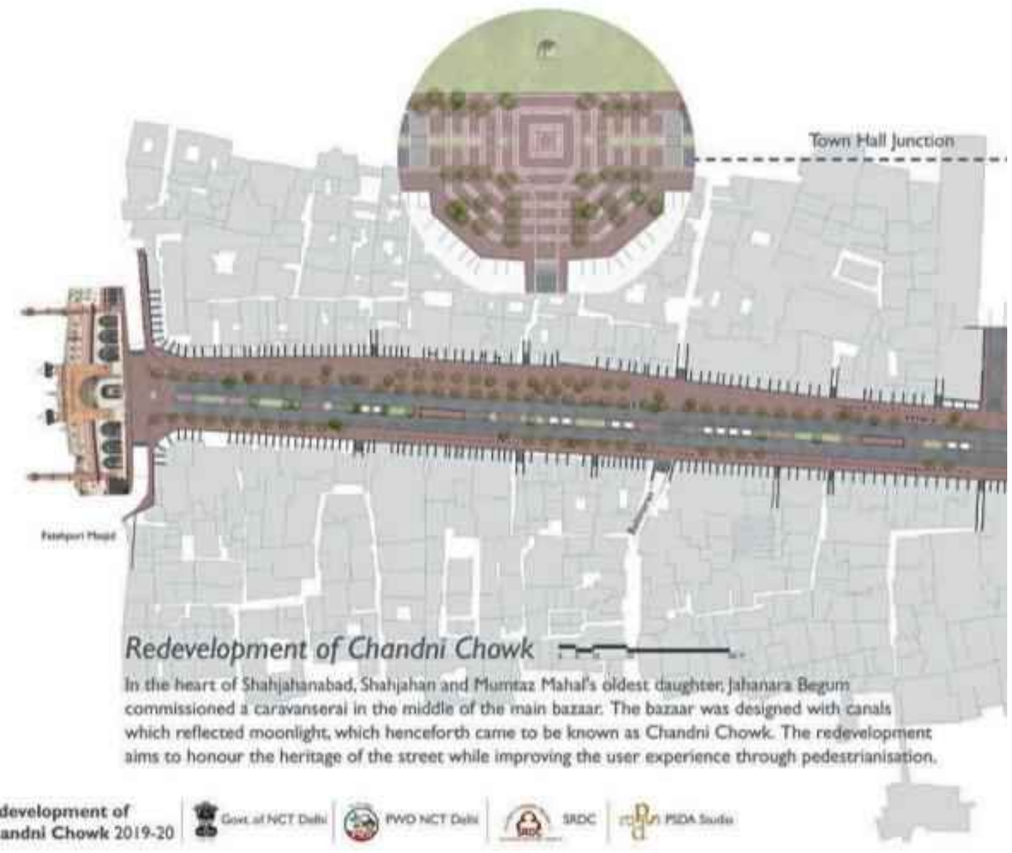

Town Hall Junction
Fatehpuri Masjid
Redevelopment of Chandni Chowk
In the heart of Shahjahanabad, Shahjahan and Mumtaz Mahal's oldest daughter, Jahanara Begum commissioned a caravanserai in the middle of the main bazaar. The bazaar was designed with canals which reflected moonlight, which henceforth came to be known as Chandni Chowk. The redevelopment aims to honour the heritage of the street while improving the user experience through pedestrianisation.
Redevelopment of Chandni Chowk 2019-20
Govt. of NCT Delhi
PWD NCT Delhi
SRDC
PSDA Studio

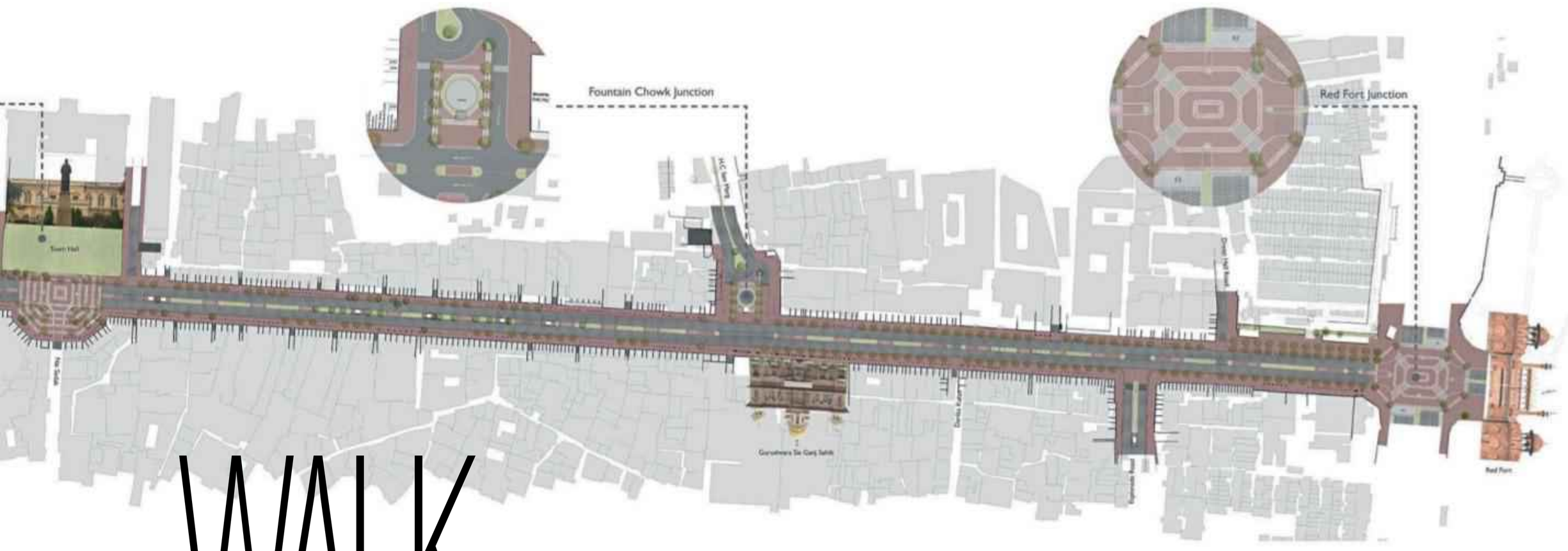
Omaxe Connaught Place in Greater Noida draws its name (and little else) from Delhi's famous colonial shopping plaza. Inside, Oh! Max, billed as the country's largest indoor theme park, has a replica of the Taj Mahal, a '6D' movie theatre and a Mughal garden. Fifty kilometres away in Shahjahan's actual capital, an Omaxe Chowk is in the works—a mall justified by its multi-level parking, a major requirement for old city traders and residents.

When one contemplates Omaxe Chowk's made-up mélange of 'Mughal, British and Indian' architecture, the recent unveiling of Chandni Chowk's first phase of pedestrianisation seems like a tiny footnote on the changing landscape. Yet, this pedestrianisation, which will stretch from the Red Fort to Fatehpuri Masjid by November, is a significant first step in the redevelopment of the old Mughal capital.

Once a 17th-century high street, Chandni Chowk had become a traffic-choked thoroughfare, and the retrofitting project recasts it as a promenade with limited and light vehicular access. Major achievements include burying cables, paving wide walkways, and adding *jaalis*, lampposts, signage and planters. If the design—red sandstone, low benches—looks familiar, it's because the architect, Pradeep Sachdeva (who died this year), is also the one behind landmarks like Dilli Haat and the Connaught Place state emporiums.

"In the grand scheme of things, we should just be thankful that at least something is being done," says A.G.K,

Photographs by CHANDRADEEP KUMAR



WALK THE CHOWK

Negotiation and cautious optimism mark the pedestrianisation of Chandni Chowk

VERGE OF CHANGE The newly constructed stretch between Red Fort and Fatehpuri, Chandni Chowk

Menon, architect and former convenor of INTACH's Delhi chapter. Though the Shahjahanabad Redevelopment Corporation was established in 2008, its work existed mostly on paper until Manish Sisodia kickstarted the stagnant body in 2015.

Heritage experts were cautiously optimistic, but not fully on board. "Even we felt a bit guilty about...objecting in court," says Menon, who was friends with Sachdeva. The main issue the petitioners had was over a wall-like central 'verge', which would ruin the sightlines from Fatehpuri to Red Fort, with toilets, police posts and large transformers in the middle of the road. "Chandni Chowk cannot be treated like a highway," says conservation architect and petitioner Smita Makhija, stressing that one-size-fits-all refurbishing was misguided. Because of the case, some elements of the project were renegotiated (existing toilets incorporated, for example) after a survey of the area by various stakeholders.

There was also a feeling that heritage experts ought to have been included seriously in the planning stages. Makhija says, "We need designers who have the sensibility to work within the historical parameters, to make contextual solutions that will stand the test of time." So for example, as history buff Sohail Hashmi observes, "The paving stones and bollards they have put are all sandstone, which Chandni Chowk never had. All the paving in Delhi was done with Delhi quartz."

The pedestrianisation is a significant first step in the redevelopment of the old Mughal capital

"One thing we have learned is, it's not my point of view that will prevail, it's going to be negotiated," Menon says. "But this opportunity is not going to come again, so let's have a more inclusive dialogue." Which means involving the residents as well. "Any civilised country has incentives for residents of a heritage area," says Ratish Nanda, head of the Aga Khan Trust for Culture. "Here, it's only penalties." Specific bylaws, transferable development rights (so people can convert *havelis* into hotels, for example), tax incentives and access to funds for maintenance are better ideas, say experts, than poorly enforced encroachment rules. "Bringing different stakeholders together is very important," says Swapna Liddle, convenor of INTACH's Delhi chapter. "Government bodies have that potential. They are ideally placed to bring everybody together."

With the Central Vista and Pragati Maidan projects ripping out New Delhi's colonial and modern roots in other parts of the city, experts and residents hope Chandni Chowk's pedestrianisation opens a path to a more informed, inclusive and incremental "custodianship" of heritage, as Makhija puts it. "The memories embedded in our heritage give you an identity," she adds. "And you want that multicultural, shared identity. Look at Shahjahan. How many cultures did he draw upon to create a style?" ■

–Sonal Shah

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Q+A

Q. We saw murder drive the plot of your last book, *The Girl in Room 105*. Your next book is called *An Arranged Murder*. Are we slowly seeing Chetan Bhagat switch genres?

Sort of. *An Arranged Murder* is still a Chetan Bhagat book. It has Indian quirks, comedy and a love story in it. It's not a hardcore thriller, but as a writer, I am moving more towards crime. With attention spans becoming lesser, boy gets girl is less exciting than boy kills girl.

Q. You once compared the National Register of Citizens (NRC) to arranged marriages. Each time you take a political stand, do you worry you'll alienate a section of your readership?

I've reached a point where I've proved myself. If I think something important needs to be said, then as a writer who is prominently read, I should say it. Ultimately, you need to be respected more than constantly liked.

Q. Nepotism and elitist hierarchies are now being debated nationally, but you have been talking about these issues for longer, right?

This is my crusade. As a writer, I feel I can contribute to Indian society by breaking feudal structures. Indians love to create a caste system for everything. The sad truth is that no matter how successful you are, you will never be equal to the upper Brahminical layer. It was true for Sushant [Singh Rajput]. It's true for me.

Q. You are often a target of social media hate. Do you ascribe this to your popularity?

Since Sushant has died, I see it's no longer cool to hate on self-made Indians or piss on their work. With this new book, I see I'm not getting trolled. The elite layer is quiet. The mental health issues of Sushant were linked to how he was treated in the press.

–with Shreevatsa Nevatia

THE WORD IS MURDER

With a new novel releasing next month, author **Chetan Bhagat** balances adoration and antipathy

Photograph by BANDEEP SINGH

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